



## Pobal Group Pension/AVC

## Employee

A.P. Plan  
Type

(as per the illustration)

R 1 6 2 8 H R T H

S.P. Plan  
Type

(as per the illustration)

R

Intermediary Name

ACUMEN &amp; TRUST

Financial  
Advisor NameIntermediary  
Number

0 3 4 0 7

This application is to be used for employee members of Group Pension and/or Group AVC Schemes.

Note:

Please complete in  
BLOCK CAPITALS.

## A Scheme Details

Scheme Name

Full Name of  
Employer

## B Employee Details

☐ Mr☐ Mrs☐ Ms

Forename

Surname

Home  
Address

Date of Birth

Sex

☐ M☐ F

Marital Status

☐

Married/Civil Partner

☐

Single

☐

Separated

☐

Widow(er)

☐

Divorced/Former Civil Partner

Contact  
NumberEmail  
Address

Nationality

Country of  
ResidenceOccupation  
Please describe fullyEmployee  
Number

Annual Salary/Earnings

€

Normal Retirement Age

## Special Instructions

POBAL  
PENSION  
PLAN



## C Contribution Details

### Regular Contributions

Please complete the attached Salary Deduction Instruction in respect of employee contributions/AVCs.

Amount of Gross Regular Contribution			% of Salary		Contribution Frequency	
Employer	€		OR	10%	<input checked="" type="radio"/> Monthly	<input type="radio"/> Weekly
Employee	€		OR	5%	<input type="radio"/> Yearly	<input type="radio"/> Half-yearly
AVC	€		OR	%	<input type="radio"/> Quarterly	
<b>Total</b>	€		OR	%		

#### Note:

Please attach a cheque/bank draft payable to Zurich Life in respect of any once-off contribution.

### Once-off Contribution

	Employer	Employee	AVC	Total
Amount of Once-off Contribution	€	€	€	€

## D Investment Options

Please select either ① or ② below.

For single (once-off) contributions, units are bought at the ruling price on a date not later than three working days following receipt of the single contribution and the completed application form.

For regular contributions, units are bought at the ruling price on the date each contribution is due. If any contribution is not received in full on the date due, we may buy units on the day that you pay that full contribution.

① PensionSTAR ☐

OR

② Fund Choice ☐

Please specify the fund(s) to which your policy is to be linked:

Sector	Fund Name	Regular Contribution		Single Contribution	
		Employer/ Employee	AVC	Employer/ Employee	AVC
ACTIVE MANAGEMENT					
Managed Fund <i>(75% to 100% Indicative Equity Content)</i>	Dynamic	%	%	%	%
Managed Fund <i>(50% to 75% Indicative Equity Content)</i>	Balanced	%	%	%	%
Bond Fund	Active Fixed Income	%	%	%	%
Cash Fund	Cash	%	%	%	%

### OTHER FUNDS

Trustee Investment Portfolio*	%	%	%	%
	%	%	%	%

#### \*Note:

The Trustee Investment Portfolio consists of the following funds:

International Equity	30%
Eurozone Equity	22.5%
Active Fixed Income	20%
Green Resources	12.5%
Cash	10%
Gold	5%

This portfolio was created by the trustees for the members as an alternative investment option.

## E Revenue Information

PPSN

Date of Entry into Service

Date of Joining Pension/AVC Scheme



## **F Retained Benefits**

In order to ensure that benefits and contributions are within Revenue Limits, we need details of current and previous pension benefits known as "retained benefits".

**Retained Benefits:** means relevant benefits (pension and lump sum) provided for the member under other schemes including the main scheme (applying to make AVCs) whether deferred or already in payment.

**Included are:**

- (i) Approved or statutory schemes relating to previous employments;
- (ii) Buy-out Bond policies held in respect of entitlements relating to previous employments;
- (iii) Retirement Annuity Contracts (Personal Pensions);
- (iv) Personal Retirement Savings Accounts (PRSAs);
- (v) Schemes relating to overseas employment.

**The following benefits may be ignored when calculating retained benefits:**

- (i) Small deferred pension not exceeding €330 per annum.
- (ii) Small lump sums not exceeding €1,270 in aggregate.
- (iii) Refunds of contributions.
- (iv) Benefits under statutory or approved schemes or under Retirement Annuity Contracts relating to concurrent employments.

The concept of retained benefits also applies as regards maximum death-in-service benefits.

1. If applying to make AVCs, are you a member of the main scheme? ☐ Yes ☐ No
2. Have you ever effected an approved Retirement Annuity Contract (i.e. Personal Pension/Self-employed Pension Policies or Personal Retirement Savings Accounts (PRSAs)) in respect of a previous non-pensionable employment or while self-employed? ☐ Yes ☐ No
3. Are you and/or your dependant(s) entitled to benefits from other Retirement Benefit Schemes? ☐ Yes ☐ No

**If the answer to questions (2) or (3) is YES, please give details below (continue on a separate sheet, if required).**

**Please include details of all retained benefits, including immediate and deferred pensions for you, your spouse and dependants, and lump sums and gratuities payable on death, retirement and leaving service.**

**Please also advise if any of these benefits are subject to a Pension Adjustment Order arising from a judicial separation or divorce.**

**Details of any retirement benefits payable from any source including those from outside the Republic of Ireland must be included here.**




## Employee's Declaration

### (i) Data Protection Notice

By signing this form I confirm that I have read and understood the Data Protection Notice.

## (ii) Marketing Preferences

1. I **do not** want to receive information about Zurich Life products and services by:

☐ Post ☐ Email ☐ SMS text message

2. I **do** want to receive information about Zurich Life products and services by:

 Phone

3. I **do** want to receive information about Group or third party products and services by:

☐ Post    ☐ Email    ☐ Phone    ☐ SMS text message

## Part B

I have read the product information provided in respect of the Scheme and I confirm the investment option selected.

I declare that the statements in this application are true and complete (including any statements written down at my dictation) and I agree that this declaration shall be the basis for the proposed scheme and the policy with Zurich Life. I understand that my accumulated fund will be available to me on retirement to provide benefits subject to any Revenue limitations that may be imposed.

If the contract was sold, signed or completed outside Ireland, insert the name of the country where it was sold, signed or completed.

[illegible]

I acknowledge that in order to administer the policy, it may be necessary for Zurich Life or the trustee to seek information and benefit details from the administrator, trustees or any other relevant insurance office of any scheme, arrangement or contract of which I am or have been a member, and I authorise the giving of such information and details.

I also consent to any deduction of contributions set out in this application form.

**I confirm that I have read and fully understand all parts of the above declaration and that I will be the beneficial owner of any benefits payable in accordance with the Trust Deed and Rules.**

Signature of Employee

X

Date \_\_\_\_\_

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Please sign and date.



### Employee's Agreement and Authority to Deduct Employee/AVC Contributions (to be retained by Employer)

**To: Personnel Officer of Employer**

[illegible]

Please deduct from my gross salary until further notice the appropriate gross amount, on the appropriate dates, in respect of my contributions and any increases under the Group Pension/AVC Scheme and remit this amount to Zurich Life Assurance plc.

Signature of Employee

X

Date \_\_\_\_\_

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Name  
BLOCK CAPITALS

[illegible]

Employee/  
Personnel Number  
Pay Group/Payroll  
Number

[illegible]

Please sign and date.



## Data Protection Notice

### About this Notice

Everyone has rights with regard to the way in which their personal data is handled. During the course of our activities we will collect, store and process personal data about you. The purpose of this Notice is to set out some information on the collection and processing of your personal data. Further information can be obtained in our Privacy Policy which is available at [www.zurich.ie/privacy-policy](http://www.zurich.ie/privacy-policy).

### The Data we collect

We collect the following personal data ('Data') from you (unless you are a member of a group scheme, in which case we may collect the Data from your employer or the trustee of the scheme):

- **Contact and identifying information** such as title, name, address, email, telephone number, gender, marital status, date of birth, occupation, PPS number, nationality, country of residence and photographic identification. We require this Data to identify you, contact you, conduct a suitability assessment (in the event of a sale via a financial advisor employed by or tied to Zurich Life), to fulfil our contract with you and to comply with legal obligations (e.g. performance of anti-money laundering checks). For investment products we also collect your US citizen status and your Tax Identification Numbers from other countries (if applicable) which we require to comply with Revenue law. If you are a member of a group scheme, we may also collect your employer's details.
- **Financial information** such as bank details, credit/debit card details (where needed) and income details (where applicable). We require this Data so we can assess the premium to be paid, to fulfil our contract with you and to comply with legal obligations.
- **Medical condition and health status** for protection products and some pension and investment products which also offer life and serious illness benefits, we collect medical information relating to: personal habits (e.g. smoking or consumption of alcohol), prescription information and medical history. For pension products we may collect disability information (e.g. if you apply for an early retirement due to ill health). We require this Data so that we can fulfil our contract with you.
- **Other sensitive information** - in certain cases, we may receive sensitive information from which it may be possible to infer your trade union membership, religious or political beliefs (e.g. if you are a member of a group scheme through a professional, trade, religious, community or political organisation). In addition, we may obtain information about your criminal record or civil litigation history in the process of preventing, detecting and investigating fraud. We may obtain your PEP (politically exposed person) status, which is necessary for compliance with anti-money laundering legislation.

### Data collected from third parties

We may collect Data from third parties if you engage with us through a third party e.g. through a financial broker/advisor or, in the case of a group scheme, through your employer. We do this in order to fulfil our contract and provide services to you. We may also obtain Data from third parties so that we can assess a claim.

### What do we do with your Data?

We collect and process this Data to manage and administer our relationship with you. We may use, process and store the Data, for the following purposes:

- Risk evaluation, product suitability, policy execution, premium setting, premium collection, claims assessment, claims processing, claims payment, to provide annual statements, to create trustee annual reports (in the context of group schemes), for statistical evaluation, for survey purposes or to otherwise ensure the Group service delivery. Zurich Life or other members of the Group may contact you in connection with these purposes. We do this in order to provide you with the services for which you have contracted with us.
- We may check the Data you have provided against international/economic or financial sanctions laws or regulated listings to comply with legal obligations (e.g. anti-fraud and anti-money laundering requirements) or otherwise to protect our legitimate interests and/or the legitimate interests of others.

### Sharing of Data

In order to provide a seamless service, we may share your Data (where appropriate):

- With other companies in the Group such as branches, subsidiaries, affiliates within the Group, partners of the Group, coinsurance and reinsurance companies located in Ireland and abroad, including outside the European Economic Area ('EEA').
- If you apply for, or purchase, one of our products through a financial broker/advisor or another third party (e.g. your employer if you are a member of a group scheme), we will, as appropriate, correspond with that third party in relation to your products: this may result in us sharing your Data with that third party.
- Without your consent or without consulting you, when we believe that it is appropriate to comply with our legal obligations, a Court Order or to cooperate with State bodies (e.g. Revenue, the Central Bank, The Pensions Authority and law enforcement agencies).
- On the sale, transfer or reorganisation of our or our Group's business (or any part of it).
- With business partners, suppliers and sub-contractors with whom we work and/or engage (e.g. auditors, cloud service providers, medical professionals, third-party claim administrators and outsourced service providers) to assist us in carrying out business activities which are in our legitimate business interest and where such interests are not overridden by your interests.
- In order to enforce this Notice or other legal rights, to protect the security and safety of others, and to prevent fraud.

For further information with respect to the third parties that we may share Data with, please see our Privacy Policy which is available at [www.zurich.ie/privacy-policy](http://www.zurich.ie/privacy-policy).

Continued overleaf



## Data Protection Notice (continued)

Where transfers of Data take place outside the European Economic Area ("EEA"), we ensure that they are undertaken lawfully and in accordance with appropriate safeguards. Data may be transferred to, and stored outside the European Union ("EU") or EEA and in a country for which there is no adequacy decision relating to the safeguards for Personal Data from the European Commission. In such instances, appropriate safeguards are put in place to protect your Data. For further information with respect to the non-EU or non-EEA countries to which your Data may be transferred and for which there is no adequacy decision relating to the safeguards for Personal Data from the European Commission or for a copy of the safeguards put in place to protect your Data, please see our Privacy Policy which is available at [www.zurich.ie/privacy-policy](http://www.zurich.ie/privacy-policy).

If you have any questions about your Data, you can contact our Data Protection Officer, free of charge, using the contact details below.

### Marketing

Depending on the marketing preferences you have expressed in any application forms for our products or services, we may send you details of offers and news that we would like to share with you. Please note that you have the right to change your preferences at any time by contacting us by phone on 01 799 2711, by email at [customerservices@zurich.com](mailto:customerservices@zurich.com), or by writing to Customer Services, Zurich Life Assurance plc, Zurich House, Frascati Road, Blackrock, FREEPOST, Co. Dublin.

### Data Retention

The time periods for which we retain your Data depend on the purposes for which we use it. We will keep your Data for no longer than is required or permitted. For more detail, see our Data Retention Policy at [www.zurich.ie/privacy-policy](http://www.zurich.ie/privacy-policy).

### Data Subject Rights

You have the following rights in relation to your Data which is held by Zurich Life:

1. To ask for details of your Data held by us.
2. To ask for a copy of your Data.
3. To have any inaccurate or misleading Data rectified.
4. To have your Data erased.
5. To restrict the processing of your Data in certain circumstances.
6. To object to the processing of your Data.
7. To transfer your Data to a third party.
8. A right not to be subject to automated decision making.
9. The right to receive notification of a Data breach.
10. Where processing is based on consent, the right to withdraw such consent.
11. The right to lodge a complaint to the Data Protection Commission.

If you wish to avail of these rights, a request must be submitted in writing to our Data Protection Officer. In order to protect your privacy, you may be asked to provide suitable proof of identification before we can process your request.

Our Data Protection Officer is contactable by phone, email, or post via:

- Zurich Life Customer Services on 01 799 2711
- [dataprotectionofficer@zurich.ie](mailto:dataprotectionofficer@zurich.ie)
- Data Protection Officer, Zurich Life, Zurich House, Frascati Road, Blackrock, FREEPOST, Co. Dublin.

### Privacy Policy

Please note that this Notice is not a stand-alone document and should be reviewed in conjunction with our Privacy Policy which is available at [www.zurich.ie/privacy-policy](http://www.zurich.ie/privacy-policy).

## Zurich Life Assurance plc

Zurich House, Frascati Road, Blackrock, Co. Dublin, Ireland.

Telephone: 01 283 1301 Fax: 01 283 1578 Website: [www.zurich.ie](http://www.zurich.ie)

Zurich Life Assurance plc is regulated by the Central Bank of Ireland.

The information contained herein is based on Zurich Life's understanding of current Revenue practice as at March 2019 and may change in the future.

Intended for distribution within the Republic of Ireland.

GR: 3754 Print Ref: ZL PP273 (POBAL A10%) 0319  
Product Ref: PAF, PAV, QAD, QAQ, PAE, PA1, PA4, PA8, PAU, PBP, QAC, QAP

