Special Instructions

# **Choosing your Retirement Options** Personal Pension



We at Zurich Life (Zurich Life Assurance plc) would like to thank you for investing your Personal Pension with us. As you approach retirement there are certain decisions you need to make about your retirement benefits. By completing and returning this form, you are instructing us as to how you wish to receive your retirement benefits. We recommend that you read this form carefully and seek professional financial advice prior to completing it. Please ensure that all the details have been provided so that we can process your retirement benefits without delay. The checklist at the back is provided for this purpose. A To be completed by your Financial Advisor Intermediary Intermediary Name Number Financial Advisor Name Note: B Your Personal Details Please specify Please complete in BLOCK CAPITALS. ) Mr ) Mrs ( ) Ms Other Note: Please provide a Forename: certified copy of your original Birth Certificate (and Surname: Marriage Certificate/ **Civil Partnership** agreement, if Date of birth: applicable), passport or driving licence. PPS number: Address: Email address: Contact phone (home) numbers: (mobile)

#### **Investment Notice**

Please note that on receipt by Zurich Life of your Retirement Options Claim Form the proceeds of your Personal Pension policy are disinvested with immediate effect.

If there is an unforeseen delay of more than one month in processing your chosen retirement options, for example because of an outstanding requirement, then your maturity value will be increased in line with the corresponding increase (if applicable) in the Zurich Life Secure Fund over this period.

#### • Your maturing Zurich Life Personal Pension policy(ies):

Please list in the table below the policy number(s) of the Zurich Life Personal Pension(s) that are maturing. If you have more than one Zurich Life Personal Pension policy and are only taking benefits from one policy, then please insert the relevant policy number only.

#### Note that only policies listed below will be matured.

Zurich Life policy number	Maturity value
	€
	€
	€
	€
	€
	€

#### Note:

Zurich Life is only responsible for overseeing taxation requirements that may arise in the Republic of Ireland. Zurich Life is not responsible for any taxation issues (including penalties and/or interest) that may occur outside the Republic of Ireland for example in the UK or overseas.

#### UK Transfers-in under QROPS (Qualifying Recognised Overseas Pension Scheme) Do any of the policies currently being matured/transferred include

any amounts transferred-in from the UK approved under QROPS?	Yes	No
Are you currently a UK resident?	Yes	No
Have you been a UK resident at any time in the last five tax years?	Yes	No
Note: In the UK, a tax year runs from 6 April to the following 5 April.		

**Note:** For direction on the UK tax residence rules, please contact your tax adviser or refer to **www.hmrc.gov.uk** for further information.

#### Important note:

If this section has not been completed, then Zurich Life will assume that the policies being matured do not include any amounts transferred in from the UK under QROPS.

#### Pension Adjustment Order or Notice to Trustees

In relation to any of the Zurich Life policies listed in the table above and currently being matured, please confirm whether:

① A Pension Adjustment Order has been issued, or is in the process of being issued, in respect of any of the Personal Pension Policies? Yes No

) No

2 A Notice to Trustees has been issued in respect of any of the policies? Yes

If you have answered YES to ① or ② above, then please provide a copy of the Pension Adjustment Order or a copy of the Notice to Trustees.

#### **Important Note:**

If this section has not been completed, then Zurich Life will assume that a Pension Adjustment Order or a Notice to Trustees has **NOT** been issued on these Personal Pensions.

Retirement options - Read the six options and complete the one(s) relevant to your choice. All benefits are subject to revenue maximum allowable limits.

#### First, decide if you want to take a Retirement Lump Sum

F



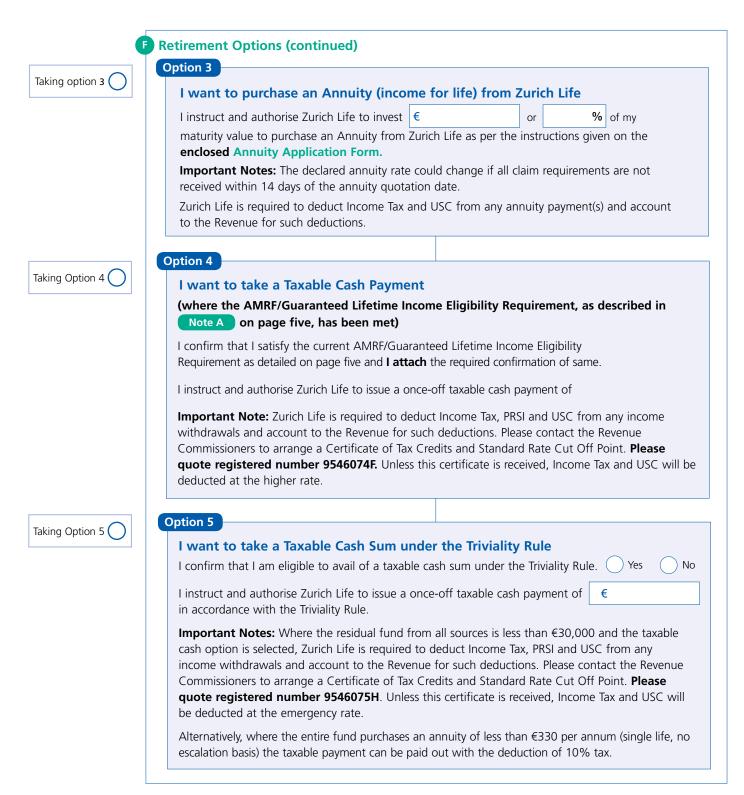
### Note:

IBAN (International Bank Account Number) and BIC (Bank Identification Code) details are included on bank statements.

lf YES,	nt to take a Re		tlumn	Sum	O Yes	O No		
	please fill in the be		t Lump	Juin	les			
I want	t to take a Retirem		Sum of	€		or	%* (	of the maturity value. (maximum 25%)
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	nt holder name(s)	-		sum co	in be pa			
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BAN								
SWIFT								
	account is based in	/L/L			<u>-</u>			
have i		leducted	premium	s from	the bank	account s	pecified,	ed above or we we will require bank statement.
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Then, decide what you want to do with your remaining balance

Taking Option 2



**Continued overleaf** 

1 Purchase <b>an An</b>				natur ne ur	-			Mar	·ket /	Annu	ity O	ptior	n (	$\supset$	
OR ② Transfer to an A	RF/AN	/IRF v	vith a	anoth	ner p	rovid	ler (	$\supset$							
Details as follows:								-							
Life insurance company or Qualifying															
Fund Manager payee name:															
Address of payee:															
Payee contact phone number:											]	J			
Policy reference number(s):											Ī				

#### **Eligibility Requirements**

If you are **under age 75** and wish to avail of the above options then Zurich Life requires **proof of the existence** of:

An AMRF with an investment amount of €63,500. Please enclose confirmation of this AMRF from the QFM or Life Insurance Company.

OR

provided.

A Guaranteed Lifetime Income of  $\leq 12,700$  per annum. Please enclose confirmation of this income in the form of a payslip or a letter from the organisation(s) paying this income.

Additional	Information
Auditional	mormation

#### **G** Declaration by Policyholder (to be completed in all cases)

#### (i) Data Protection Notice

Zurich Life Assurance plc ('Zurich Life', 'we', 'our') is a member of Zurich Insurance Group ('the Group'). Zurich Life is the data controller for this contract under data protection legislation. Our Data Protection Notice ('Notice') for this product is detailed at the end of this form. Please read this carefully.

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

I authorise the Department of Employment Affairs and Social Protection or the Revenue Commissioners to advise Zurich Life of my most recent address on their records at any future time.

#### (ii)Marketing Preferences

In the future, we may have offers and news that we would like to share with you about our products and services and those of the Group or third parties. Please let us know your marketing preferences below:

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:

	$\sim$		$\sim$	
) Post	( ) Email	() Phone	( )	SMS text message
 / T USL			$\langle \rangle$	Sivis leal message

If you wish to change your preferences you can contact us by phone on 01 799 2711, by email at customerservices@zurich.com, or by writing to Customer Services, Zurich Life Assurance plc, Zurich House, Frascati Road, Blackrock, FREEPOST, Co. Dublin.

#### (iii) Policyholder's Declaration

I declare that to the best of my knowledge and belief the statements in this Retirement Options Claim Form are true and complete (including any statements written down at my dictation), and I agree that this declaration shall be the basis for payment of benefits from my Personal Pension policies with Zurich Life.

I understand that where my total Retirement Lump Sum Payment(s) taken since 7th December 2005 exceeds €200,000 then Zurich Life will deduct tax and USC as detailed in Option 1 - Retirement Lump Sum Payment options.

I confirm that I have read and fully understand all parts of the above Declaration (parts (i),(ii) and (iii)).

X	Date
Witness Name (Please Print)	
Signature of Witness X	Date
Position or Relationship to Policyholder:	



		3	
	1	Wit	ness
Please	sign	and	date.

ŀ	Details of other pension benefits		
	Benefit Crystallisation Event (BCE) Declaration		
	Required by Section 787R(4), Taxes Consolidation Act 1997		
	Please note that this BCE declaration <b>must</b> be completed and all questions <b>must</b> be this is not completed your claim may be delayed.	pe answer	ed. If
	Please answer Yes or No to each question. Information in relation to payment of t from the Department of Social Protection is <b>not</b> required.	he State P:	ension
	<ol> <li>On or after 7 December 2005 have you received any retirement benefits e.g. lump sums, annuities, A(M)RF?</li> </ol>	Yes	No
	2. Are you currently in the process of claiming retirement benefits from other sources?	Yes	No
	3. On or after 7 December 2005 did you transfer pension benefits to an overseas arrangement?	Yes	No
	4. Have you any other pension policies and/or benefits relating to this or previous employments?	Yes	No
	If you have answered <b>YES</b> to any of the above questions, please provide details of you arrangements in the table on the <b>following page</b> . Please include full details of all Retire Payments received from pension arrangements on or after 7 December 2005. This include Sum Payments that are currently being taken/processed.	ement Lum	p Sum
	Do you have a Personal Fund Threshold (PFT) Certificate, issued by Revenue?	Yes	No
	If YES, please enclose a copy with your completed Declaration. Where your PFT i defined benefit arrangement, please state the valuation factor used.	includes a	
	Notes:		
	• <b>Standard Fund Threshold (SFT):</b> The Standard Fund Threshold (SFT) is the maximum you are allowed to take at retirement for tax purposes. This is a lifetime limit and inclubenefits taken since 7 December 2005. It is currently €2 million (as at May 2015).		
	When taking retirement benefits, any amount over the SFT is subject to tax at 40%. F this tax can be offset if you have paid standard rate income tax on your retirement lur	mp sum.	
	When taking retirement benefits, any amount over the SFT is subject to tax at 40%. H	mp sum. ary 2014, g 05, you ha FT) based o	reater d the n the
	<ul> <li>When taking retirement benefits, any amount over the SFT is subject to tax at 40%. If this tax can be offset if you have paid standard rate income tax on your retirement lur</li> <li>Personal Fund Threshold (PFT): If you had funds greater than €2 million on 1 Januat than €2.3 million on 7 December 2010, or greater than €5 million on 7 December 20 opportunity to apply to the Revenue Commissioners for a Personal Fund Threshold (PF value of your pension benefits at that date. The Revenue will have issued you with a F</li> </ul>	mp sum. ary 2014, g 105, you ha FT) based o PFT Certific	reater d the n the ate
	<ul> <li>When taking retirement benefits, any amount over the SFT is subject to tax at 40%. If this tax can be offset if you have paid standard rate income tax on your retirement luring of the second standard than €2.3 million on 7 December 2010, or greater than €5 million on 7 December 20 opportunity to apply to the Revenue Commissioners for a Personal Fund Threshold (PFT) value of your pension benefits at that date. The Revenue will have issued you with a F which replaces the SFT.</li> <li>I declare that to the best of my knowledge and belief, the information in this December 20 and the second second</li></ul>	mp sum. ary 2014, g 105, you ha FT) based o PFT Certific	reater d the n the ate
	<ul> <li>When taking retirement benefits, any amount over the SFT is subject to tax at 40%. If this tax can be offset if you have paid standard rate income tax on your retirement lurities are can be offset if you have paid standard rate income tax on your retirement lurities.</li> <li>Personal Fund Threshold (PFT): If you had funds greater than €2 million on 1 Januat than €2.3 million on 7 December 2010, or greater than €5 million on 7 December 20 opportunity to apply to the Revenue Commissioners for a Personal Fund Threshold (PF value of your pension benefits at that date. The Revenue will have issued you with a F which replaces the SFT.</li> <li>I declare that to the best of my knowledge and belief, the information in this Defollowing table is correct.</li> </ul>	mp sum. ary 2014, g 105, you ha FT) based o PFT Certific	reater d the n the ate
<i>l</i> i	<ul> <li>When taking retirement benefits, any amount over the SFT is subject to tax at 40%. If this tax can be offset if you have paid standard rate income tax on your retirement lurt</li> <li>Personal Fund Threshold (PFT): If you had funds greater than €2 million on 1 Januat than €2.3 million on 7 December 2010, or greater than €5 million on 7 December 20 opportunity to apply to the Revenue Commissioners for a Personal Fund Threshold (PF value of your pension benefits at that date. The Revenue will have issued you with a F which replaces the SFT.</li> <li>I declare that to the best of my knowledge and belief, the information in this Defollowing table is correct.</li> </ul>	mp sum. ary 2014, g 105, you ha FT) based o PFT Certific	reater d the n the ate
Policy holder	<ul> <li>When taking retirement benefits, any amount over the SFT is subject to tax at 40%. If this tax can be offset if you have paid standard rate income tax on your retirement lurt</li> <li>Personal Fund Threshold (PFT): If you had funds greater than €2 million on 1 Januat than €2.3 million on 7 December 2010, or greater than €5 million on 7 December 20 opportunity to apply to the Revenue Commissioners for a Personal Fund Threshold (PF value of your pension benefits at that date. The Revenue will have issued you with a F which replaces the SFT.</li> <li>I declare that to the best of my knowledge and belief, the information in this Defollowing table is correct.</li> </ul>	mp sum. ary 2014, g 105, you ha FT) based o PFT Certific	reater d the n the ate

**Declaration continued overleaf** 

### Details of other pension benefits (continued)

Please provide full information in the table below in respect of all current Pension Benefits and Retirement Lump Sum Payments taken since 7 December 2005 and any other pension arrangements where retirement benefits have yet to be taken (please use a separate sheet if necessary).

#### Information required

#### Please provide full details below and print in BLOCK CAPITALS.

If possible please also provide a copy of the letter sent to you from the Pension Scheme Administrator/Life Insurance Company confirming the benefits.

		Duration D	
	Pension 1	Pension 2	Pension 3
Name of the scheme or pension arrangement:			
Administrator contact details:			
Policy or reference number:			
Type of pension arrangement e.g. PRSA, Personal Pension/ Retirement Annuity Contract, Superannuation/Company Pension Scheme:			
Date of entitlement to benefits:	DDMMYY	DDMMYY	DDMMYY
Maturity value when benefits were paid out: (See also <b>Note</b> above for type of pension arrangements.)			
Retirement Lump Sum paid (Taxable):	€	€	€
Retirement Lump Sum paid (Tax Free):	€	€	€
Amount of any transfer or payment to an overseas arrangement.	€	€	€
Contact details for the receiving pension arrangement:			
Amount or market value of any assets transferred by exercise of an "ARF or pension option":	€	€	€
· ·			J

## Checklist

Please ensure that the following details have been provided so that Zurich Life can process your pension benefits without delay.
Please tick 🗹
Have the "Special Instructions" and all Personal Details been fully completed, including details of all contracts being matured?
Have you provided certified copies of your original Birth Certificate (and Marriage Certificate/Civil Partnership Certificate, if applicable), passport or driving licence?
Have full details been provided in respect of all Pension Benefits and Retirement Lump Sum payments taken since 7 December 2005 on the table on page 8?
Option 1 – have payment details been included?
Retirement Options
Retirement Lump Sum <b>Option 1</b> – have you confirmed amount/percentage payable?
Remaining balance of Retirement Fund – have you confirmed the Retirement Option(s) for the remaining balance of your retirement fund from <b>Option 2</b> to <b>Option 6</b> ?
Have you provided any Additional Requirements and completed any required Application Form(s) based on the selected Option(s) – e.g. Annuity Application Form, AMRF/ARF Application Form?
If opting for an Approved Retirement Fund (ARF) <b>Option 2</b> or Taxable Cash Payment <b>Option 4</b> , have you provided proof of the existence of an Approved Minimum Retirement Fund (AMRF) from the Qualifying Fund Manager (QFM) or Life Insurance Company, or proof of a Guaranteed Lifetime Income in the form of a payslip or a letter from the organisation(s) paying this income?
Pension Adjustment Order or Notice to Trustees
If a Pension Adjustment Order or a Notice to Trustees has been issued in respect of your benefits then please provide a copy of the Pension Adjustment Order or a copy of the Notice to Trustees if you have not already submitted it.
Declaration by Policyholder
Has the Declaration by the policyholder (Section G) been signed, dated and witnessed?
Has the Benefit Crystallisation Event (BCE) Declaration (Section H) been completed in full, signed and dated?

9

#### **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.

#### 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).

#### **Data Protection Notice (continued)**

- 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.

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.

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, 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.

#### 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
- 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.

Zurich Life Assurance plc Zurich House, Frascati Road, Blackrock, Co. Dublin, Ireland. Telephone: 01 283 1301 Fax: 01 283 1578 Website: 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.

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