



Retirement Options

AVC PRSA

Thank you for investing your Additional Voluntary Contributions (AVC) Personal Retirement Savings Account (PRSA) with Zurich Life Assurance plc (Zurich Life). 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 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 note that benefits from your AVC PRSA contract can only be taken at the same time that you take your benefits from your main scheme.

Please use the checklist at the back of this form to ensure that all your 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 Name	<input type="text"/>	Intermediary Number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Financial Advisor Name	<input type="text"/>						

B AVC PRSA Owner

Please specify

Mr Mrs Ms Other

Forename:

Surname:

Date of Birth:

PPS Number:

Address:

Email Address:

Contact Phone Numbers:	(home)	<input type="text"/>
	(mobile)	<input type="text"/>

Note:

Please complete in BLOCK CAPITALS.

Note:

Please provide a certified copy of your original Birth Certificate (and Marriage Certificate/Civil Partnership agreement, if applicable), passport or driving licence (if not previously provided).

Special Instructions

C Investment Notice

Please note, when Zurich Life receives your Retirement Options Claim Form (signed by the AVC PRSA owner), the proceeds of your Zurich Life AVC PRSA Contract is disinvested with immediate effect.

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

D Zurich Life - AVC PRSA Contract Number(s):

Please list below your Zurich Life AVC PRSA Contract Number(s). If you have more than one Zurich Life AVC PRSA contract and are only taking benefits from one contract, then please insert the relevant contract number only.

Note: Only contracts listed below will be matured.

Note: All AVC PRSAs in relation to the same employment must be matured at the same time.

Zurich Life Contract Number	Maturity Value
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	€ <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	€ <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	€ <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	€ <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	€ <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	€ <input type="text"/>

E Pension Adjustment Order or Notice to Trustees

In relation to any of the Zurich Life AVC PRSA contracts 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, Yes No in respect of any of the AVC PRSA contracts?
- ② A Notice to Trustees has been issued in respect of any of the contracts? Yes No

If you have answered **YES** to ① or ② above, **please provide a copy of the relevant documents, such as the Pension Adjustment Order or a copy of the Notice to Trustees.**

Important Note:

If this section has not been completed, Zurich Life will assume that a Pension Adjustment Order or a Notice to Trustees has **NOT** been issued on these AVC PRSA contract(s).

F Retirement Options - (All Benefits are subject to Revenue Maximum Allowable Limits)
Read the seven options and complete the one(s) relevant to your choice.

Taking option 1

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

Option 1

I want to take out a Retirement Lump Sum

If the Retirement Lump Sum from your main scheme was calculated and paid using the Formula based on Salary, Years of Service and Retained Benefits and you wish to take a further lump sum up to the Revenue Maximum Limit (if applicable) then please complete the space below marked (*).

If, under your main scheme you availed of the Approved Retirement Fund/Approved Minimum Retirement Fund or the Taxable Cash Sum then you may take up to a maximum of 25% of the maturity value as a Retirement Lump Sum. Please insert the required Percentage in the space below marked (**).

If the Retirement Lump Sum option is to be waived, please insert the words "Not Applicable" in the space below marked (*)

I hereby request Zurich Life to issue me with a Retirement Lump Sum Payment of:

€ **Revenue Maximum Allowable*** or of the maturity value

% **(maximum allowable is 25%)**** or of the maturity value

Note: The maximum lifetime tax-free limit on retirement lump sums is €200,000. Where a lump sum (or lump sums) exceeds this tax-free limit, the portion between €200,000 and €500,000 is subject to tax at the standard rate of Income Tax (currently 20%). (Both of these limits include all Retirement Lump Sum payments taken from all other pension arrangements since 7th December 2005. This tax can be offset against tax on the chargeable excess where benefits are greater than the Standard Fund Threshold/Personal Fund Threshold.) The excess over €500,000 is subject to Income Tax, PRSI (if applicable) and Universal Social Charge (USC).

Payment Details

Please complete so that your lump sum can be paid by Electronic Fund Transfer (EFT)

Account holder name(s)

Name of Bank/ Building Society

IBAN

SWIFT

BIC

Country account is based in

Note 1: If Zurich Life has not previously made a payment to the bank account noted above or we have not previously deducted premiums from the bank account specified, we will require verification of the account name and account details e.g. in the form of a bank statement.
Note 2: A payment can only be made to a bank account within a SEPA listed country (the 28 EU member states plus Norway, Switzerland, Iceland, Monaco and Liechtenstein).

Then, decide what you want to do with your Remaining Balance

Option(s) for Remaining Balance

Choose from **Option 2** to **Option 7** below. Please also provide any additional requirements and complete the required Application Form(s) based on your selected option(s).

Taking option 2

Option 2

I want to leave the remainder of my AVC fund invested in a PRSA with Zurich Life

I instruct and authorise Zurich Life to leave the remainder of my AVC PRSA Fund (after payment of my Retirement Lump Sum) invested in my existing Zurich Life AVC PRSA (also known as a Vested-PRSA). Yes No

Note: If you wish to make a withdrawal from your Vested PRSA, at a future stage you will have to demonstrate that you satisfied in full the **AMRF/Guaranteed Lifetime Income Requirement** (applicable at that time) before payment can be made. For more details see **Note A** on page 5.

Taking option 3

Option 3

I want to invest in an ARF/AMRF with Zurich Life

I instruct and authorise Zurich Life to invest € or % of my AVC PRSA Fund in a Zurich Life Approved Retirement Fund (ARF) / Approved Minimum Retirement Fund (AMRF) as per the instructions given on the **enclosed ARF/AMRF Application Form**.

Note: For more details including eligibility requirements see **Note A** on page 5.

Taking option 4

Option 4

I want to purchase an Annuity from Zurich Life

I instruct and authorise Zurich Life to invest € or % of my AVC PRSA Fund to purchase an Annuity from Zurich Life as per the instructions given on the enclosed **Annuity Application Form**.

Important Notes: The declared annuity rate could change if all claim requirements are not received within 14 days of the annuity quotation date.

Zurich Life is required to deduct Income Tax & Universal Social Charge (USC) from any annuity payment(s) and account to the Revenue of these deductions.

Taking option 5

Option 5

I want to take a Taxable Cash Payment

(This option is only applicable where the AMRF/Guaranteed Lifetime Income Eligibility Requirement, as described in **Note A on page 5, has been met)**

I confirm that I satisfy the current AMRF/Guaranteed Lifetime Income Eligibility Requirement as detailed on page 5 and I **attach** the required confirmation of same. Yes No

I instruct and authorise Zurich Life to issue a once-off taxable cash payment of €

Important Note: Zurich Life is required to deduct Income Tax, PRSI and Universal Social Charge (USC) from any income withdrawals and account to the Revenue of these deductions. Please contact the Revenue Commissioners to arrange a Certificate of Tax Credits and Standard Rate Cut Off Point.

Please quote registered number 9546074F. Unless this certificate is received, Income Tax and USC will be deducted at the higher rate.

Taking option 6

Option 6

I want to take a Taxable Cash Sum under the Triviality Rule

I confirm that I am eligible to avail of a taxable cash sum under the Triviality Rule. Yes No

I instruct and authorise Zurich Life to issue a once-off taxable cash payment of € in accordance with the Triviality Rule.

Important Notes: Where the residual fund from all sources is less than €20,000 and the taxable cash option is selected, Zurich Life is required to deduct Income Tax and Universal Social Charge (USC) from any income withdrawals and account to the Revenue of these deductions. Please contact the Revenue Commissioners to arrange a Certificate of Tax Credits and Standard Rate Cut Off Point.

Please quote registered number 9546075H. Unless this certificate is received, Income Tax and USC will be deducted at the emergency rate.

Alternatively, where the annuity is less than €330 (main scheme and AVC combined) per annum (single life, no escalation basis) the taxable payment can be paid out with the deduction of 10% tax.

Option 7

I want to purchase an Annuity or Invest in an ARF/AMRF with another provider

I instruct and authorise Zurich Life to transfer € or % of my AVC PRSA maturity value to:

- ① Purchase **an Annuity** in my name under the Open Market Annuity Option
- OR**
- ② Transfer to an **Approved Retirement Fund (ARF)/ Approved Minimum Retirement Fund (AMRF)** with another provider

Details as follows:

Life Insurance Company or Qualifying Fund Manager Payee Name:	<input type="text"/>
Address of Payee:	<input type="text"/>
Payee Contact Phone Number:	<input type="text"/>
Policy Reference Number(s):	<input type="text"/>

Note A Approved Minimum Retirement Fund (AMRF) & Guaranteed Lifetime Income Requirement

At every maturity/retirement from an AVC PRSA, where **Option 3** (Approved Retirement Fund [ARF]) or **Option 5** (Taxable Cash Payment) is selected, Zurich Life is required to check that the AMRF/Guaranteed Lifetime Income Requirement has been satisfied in full (with Zurich Life or any Life Office/Qualifying Fund Manager [QFM]). Details of the AMRF and Guaranteed Income must be provided.

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:

- ① An AMRF with an investment amount of €63,500. **Please enclose confirmation of this AMRF from the Qualifying Fund Manager or Life Insurance Company.**
- OR**
- ② A Guaranteed Lifetime Income of €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

<input style="width: 100%; height: 20px;" type="text"/>
<input style="width: 100%; height: 20px;" type="text"/>
<input style="width: 100%; height: 20px;" type="text"/>
<input style="width: 100%; height: 20px;" type="text"/>
<input style="width: 100%; height: 20px;" type="text"/>
<input style="width: 100%; height: 20px;" type="text"/>
<input style="width: 100%; height: 20px;" type="text"/>
<input style="width: 100%; height: 20px;" type="text"/>
<input style="width: 100%; height: 20px;" type="text"/>
<input style="width: 100%; height: 20px;" type="text"/>
<input style="width: 100%; height: 20px;" type="text"/>

G Pension Benefit Information

Benefit Crystallisation Event (BCE) Declaration

Required by Section 787R(4), Taxes Consolidation Act 1997

Please note that this BCE Declaration **must** be completed and all questions **must** be answered. If this is not completed your claim may be delayed.

This declaration should be completed and given to the Administrator of your pension arrangement prior to the payment of any benefits from that arrangement.

Please note you do not need to complete this section if you have completed this section fully on the PRSA AVC Main Scheme Information Form.

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 includes a defined benefit arrangement, please state the valuation factor used.

Information in relation to payment of the State Pension from the Department of Social Protection is **not** required.

This BCE Declaration should be completed in respect of benefits arising on or after 7th December 2005.

- ① Did you become entitled, on or after 7th December 2005, to any Pension Benefits, Retirement Lump Sum Payments or any other pension related benefit? Yes No
- ② Prior to, or on, the date of receiving benefits from this pension arrangement, do you expect to become entitled to any Pension Benefits, Retirement Lump Sum Payments or any other pension related benefit from another pension arrangement? Yes No
- ③ Have you directed, on or after 7th December 2005, or do you intend to direct prior to the date of receiving benefits from this pension arrangement, that a payment or transfer be made to an overseas pension arrangement? Yes No

If you have answered **YES** to any of the above questions, please provide the following details of your pension arrangements in the table on the following page. Please include full details of all Retirement Lump Sum Payments received from pension arrangements on or after 7th December 2005. This includes Retirement Lump Sum Payments that are currently being taken/processed.

This information will be included when returning the Revenue Form 790AA (Section 790AA TCA 1997) – Income Tax deducted from excess lump sum, or 787S Form where Income Tax at the highest rate (currently 41%) is due on chargeable excess.

Please Note - If you have taken benefits from more than one pension arrangement since 7th December 2005, then you will need to provide the "Information Required" in respect of **each** pension arrangement – please use a copy of the table overleaf if necessary.

I declare that to the best of my knowledge and belief, the information in this Declaration and the following table is correct.


AVC PRSA Name (Please Print)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------

Signature

X

Date

 **AVC PRSA Owner**
Please sign and date.

Declaration continued overleaf

G Benefit Crystallisation Event (BCE) Declaration (continued). Required by Section 787R(4), Taxes Consolidation Act 1997

Please note: You do not need to complete this section if you have completed this section fully on the PRSA AVC Main Scheme Information Form.

Details of Pension Benefits and Retirement Lump Sum Payments including details of retained benefits

Please provide full information in the table below in respect of all current Pension Benefits and Retirement Lump Sum Payments taken since 7th December 2005 and any other pension arrangements where retirement benefits have yet to be taken (please use a separate sheet if necessary). If none then please write **"None"**.

Information Required

Details – Please provide full details below. Please 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.

	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: Note: If the Superannuation/ Company Pension Scheme was a Defined Benefit Scheme, then please confirm the Annual Pension (€ per annum) that you are currently receiving (or that you expect to receive on retirement).			
Date of Entitlement to Benefits:	D D M M Y Y Y Y	D D M M Y Y Y Y	D D M M Y Y Y Y
Maturity Value when benefits were paid out: (See also Note 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 option":	€	€	€

H Declaration by AVC PRSA Owner (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.

(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:

- Post Email Phone SMS text 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.

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

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

(iii) AVC PRSA Owners Declaration

I declare that to the best of my knowledge and belief the statements in this Retirement Options 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 AVC PRSA contract(s) with Zurich Life.

I understand that where I receive a Retirement Lump Sum payment and where my total Retirement Lump Sum Payment(s) taken since 7th December 2005 exceeds €200,000 then Zurich Life will deduct Income Tax, PRSI and USC on the excess between €200,000 and €500,000 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)).


AVC PRSA Owner

Name (Please Print)																				
------------------------	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Signature X

Date

--	--	--	--	--	--	--	--

 **AVC PRSA Owner**
Please sign and date.

Checklist



To help make sure you have not forgotten something!

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 Contract Owners 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?
- Has the Main Scheme Information Form been completed by the Trustees of the main scheme?

Retirement Options

- Retirement Lump Sum **Option 1** – have you confirmed amount/percentage payable?
- Remaining balance of AVC Fund – have you confirmed the Retirement Option(s) for the remaining balance of your AVC fund from **Option 2** to **Option 7**?
- 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) **Option 3** or Taxable Cash Payment **Option 5**, 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.

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).
- 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.

Continued overleaf

Data Protection Notice (continued)

Where transfers take place outside the EEA, we ensure that they are undertaken lawfully and in accordance with appropriate safeguards. Data may be transferred to, and stored in Switzerland, which is outside the EEA but for which there is an adequacy decision relating to the safeguards for Personal Data from the European Commission. Data may also be transferred to, and stored in India, which is outside the EEA and for which there is no adequacy decision relating to the safeguards for Personal Data from the European Commission. Accordingly, appropriate safeguards have been put in place to protect your Data in the event that it is transferred to and stored in India. You may obtain a copy of those safeguards by contacting our Data Protection Officer.

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 May 2018 and may change in the future.

Intended for distribution within the Republic of Ireland.

GR: 2509 Print Ref: ZL PP 332 0518

