

MERCER **ASPIRE** DC SOLUTION

Group Retirement Benefits Plan/AVC Plan

Employee Application Form

Note:
Please complete in
BLOCK CAPITALS.

Scheme Details

Scheme Number

Scheme Name

A Your Personal Details

Mr

Mrs

Ms

Forename

Surname

(The 'Employee')

Home
Address

Date of Birth

Sex

M

F

Marital Status

Married/Civil Partner

Single

Separated

Widow(er)

Divorced/Former Civil Partner

Contact
Number

Email
Address

Country of
Residence

Nationality

B Your Employment Details

Employee
Number

Occupation

Annual Salary/Earnings

€

PPSN

Start Date of
this Employment

Month of First
Contribution

M

M

Y

Y

Y

Y

Are you a 20% Director?*

Yes

No

* '20% director' is someone who directly or indirectly at any time in the last three years owned or controlled more than 20% of the voting rights in the employer company, or in the parent company of the employer company.

Special Instructions

C Contribution Details

Regular Contributions

Amount of Monthly Gross Regular Contributions

	€	OR	% of Salary
Employer	€	OR	%
Employee	€	OR	%
AVC	€	OR	%
Total	€	OR	%

Note: You can get generous tax relief on your contributions. In any tax year employee contributions are limited according to age and are subject to Revenue approval as shown in the table below. The maximum earnings' limit for tax relief on pension contributions is €115,000 (as at May 2018).

Age	Maximum annual contributions as % of gross salary
Less than 30	15%
30 - 39	20%
40 - 49	25%
50 - 54	30%
55 - 59	35%
Age 60 and over	40%

D Investment Options

The standard Aspire investment strategies, portfolios and funds are available to you. Mercer can over time review these and make changes to them to reflect Mercer's current view. These changes will be applied automatically to your scheme.

Note that there are different fund management charges applying to the investment strategies, portfolios and funds. Please consult with Mercer for more information.

Once Zurich Life has received a completed employee application, units are bought at the Unit Price(s) in respect of the Fund Valuation Date not later than three working days after receipt of each contribution.

Please complete **Option 1** OR **Option 2** AND/OR **Option 3**

Important note: In the absence of any instruction, your scheme's default investment instruction will apply.

Option 1 "Do it for me"

Investment Strategies: Aspire investment strategies have been created specifically for individuals who are not comfortable making investment decisions.

I wish to invest 100% of my contributions in the:

Please ✓

Aspire Retirement Strategy (Annuity)	<input type="radio"/>
Aspire Retirement Strategy (Cash)	<input type="radio"/>
Aspire Retirement Strategy (ARF)	<input type="radio"/>

Under these strategies, if you have more than seven years to retirement, your contributions will be invested in the Aspire Moderate Growth Portfolio.

Option 2 "Help me do it"

Portfolios: The Aspire Portfolios have been created specifically for members who want to make an investment decision but need some help. They include a range of risk-graded multi-asset portfolios with clearly differentiated asset mixes.

	Contribution
Aspire High Growth Portfolio	%
Aspire Moderate Growth Portfolio	%
Aspire Cautious Growth Portfolio	%
Aspire Low Growth Portfolio	%
Aspire Stability Portfolio	%
Aspire Cash Portfolio	%

Option 3 "Leave me to it"

Funds: For members sufficiently informed to make their own investment choices.

Low Volatility Equity Fund	%
Absolute Return Fund	%
Annuity Matching Fund	%
Active Global Equity Hedged Fund	%
Passive Emerging Markets Equity Fund	%
Passive Global Equity Partial Hedge Fund	%
Euro Bond Fund	%
Total	100%

Note: For this product you can only switch within the above range of portfolios and funds.

Note:
You can choose a combination of up to 10 portfolios/funds.

Nomination Form (do not detach)

I request that the Trustee considers paying or applying any lump sum payable on my death in service to or for the benefit of the following persons in the following proportions:

Note:
To be completed by Employee.
Please use BLOCK CAPITALS.

Name	Relationship, if any (wife, father, sister, etc.)	Address	Proportion (%)

The people specified might include your spouse/civil partner, your relatives, people who are financially dependent on you, and people mentioned in your will. You may, however, specify anyone you wish. People who receive lump sum benefits on your death may have to pay tax. More information on this tax can be obtained from the Revenue.

If your circumstances change, for example if you get married, you should consider if you wish to obtain and fill in a replacement form.

The Trustee is not bound by the preferences that you indicate on this form, and the Rules of the Plan allow for the Trustee to dispose of the lump sum in a different manner.

This notification replaces any former notification that I have issued to the Trustee.

Full Name (Print):



Employee:
Please sign and date.

Signature of Employee
X

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.

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.

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.



Mercer

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Mercer (Ireland) Limited and Mercer Global Investments Europe Limited, trading as Mercer, are regulated by the Central Bank of Ireland.

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Zurich Life Assurance plc

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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.