



Complete Solutions Personal Retirement Savings Account for AVCs (PRSA AVC)

Application Form

NOTE: THIS APPLICATION FORM IS FOR EMPLOYEES WHO ARE MEMBERS OF THEIR EMPLOYER'S COMPANY PENSION SCHEME AND WANT TO MAKE AVCS TO A PRSA.

PLEASE READ THE QUESTIONS CAREFULLY BEFORE ANSWERING THEM AND USE BLOCK CAPITALS.

If any item is blank or illegible, this will cause a delay in processing your application.

1. Financial adviser details

Financial adviser name

Financial adviser code

Profile number	Profile number
Regular contribution <input type="text"/> - <input type="text"/>	Single contribution <input type="text"/> - <input type="text"/>

2. Product selection

Please tick which product you require.

Complete Solutions PRSA Standard OR **Complete Solutions PRSA Options** (This is a non-Standard PRSA)

3. Eligibility

1. Are you an Irish resident for tax purposes? Yes No

2. PPS Number -
PPS Number should contain 7 digits and 1 or 2 letters

3. Are you an employee? Yes No **If NO please complete our PRSA Application form instead**

4. If Yes

a) what is your occupation?	Trades, crafts & related <input type="radio"/>	Manager, professional & administrative <input type="radio"/>
	Plant & Machine operatives <input type="radio"/>	Personal & protective service <input type="radio"/>
	Clerical & secretarial <input type="radio"/>	Sales <input type="radio"/>
	Other <input type="radio"/>	

b) are you a member of your employer's company pension scheme? Yes No
If NO please complete our PRSA Application form instead

4. Personal details

Title (Mr/Mrs/Ms) First Name

Initial (if applicable) Surname

Male Female Previous Surname (if any)

Home address

Date of Birth / / Total Salary (incl bonuses, BIK etc) €

Marital Status Single Married Registered Civil Partner Separated Divorced Widowed

E-mail address (if applicable)

Contact Phone Numbers Home - Mobile -

5. Contribution details

Regular contributions

Start date of plan / /

AVC Contribution € per Month Quarter Half year Year

Do you want inflation protection? Yes No

Contributions will increase in line with inflation or a rate set by Irish Life (at present 5% p.a.) whichever is higher

How are regular contributions to be made Payroll Deduction Direct debit Cheque

Cheques for regular contributions can only be made when contributions are made on a yearly basis and exceed €3,000

If direct debit contributions chosen, what day of the month would you like direct debits taken? (1st to 28th of the month only)

AVC Single contribution €

Transfer value € **A transfer application form must be completed and submitted with this form**

Name of Employer

Address of Employer

Employer Tax Reference Tax Reference Number should contain 7 digits and 1 or 2 letters

For Payroll Deduction Cases - (To be completed by the Employer if applicable)

Note: Inflation protection is not available for payroll deduction cases

When will you start deducting contributions from the employee's salary? / / Please see notes at the back of this form

Note: Irish Life will start deductions from the employer's account the month following the date payroll deductions commence

Signed

Signature of person authorised to sign for and on behalf of the employer

Name Contact Number -

Email Address

6. Current pension scheme details

1. Name of Pension Scheme

2. Is your scheme: Defined Contribution or Defined Benefit

3. What is the scheme Normal Retirement Age?

4. When did you start your current employment? / /

Do you on your own, or with your spouse/registered civil partner and/or minor children, directly or indirectly own or control more than 5%, or more than 20% of the voting rights of the employer?

No Yes over 5% Yes over 20%

To Be Completed by DC Scheme Members

1. Current value of your main scheme fund €

2. Current value of any AVC / PRSA AVC €

Contributions to your main scheme:

3. Employee Contributions € per Month Quarter Half year Year

4. AVC Contributions € per Month Quarter Half year Year

5. Employer Contributions € per Month Quarter Half year Year

To Be Completed by DB Scheme Members

Contributions to your main scheme:

1. Employee Contributions € per Month Quarter Half year Year

2. AVC Contributions € per Month Quarter Half year Year

3. Current value of any AVC / PRSA AVC €

4. We require one of the following documents to be submitted with this application form

- A) Your most recent Pension Benefit Statement, or
- B) A letter from your employer confirming
 - i) projected pension at your normal retirement date and
 - ii) retirement lump sum benefits at your normal retirement date
 - iii) spouse's/ registered civil partner's pension as a % of member's pension

These figures should be based on your current salary and service to retirement, or

C) Your employer or Personnel section can confirm below

Member's pension payable at NRA € Spouse's/Registered Civil Partner pension %

Retirement Lump Sum €

Current value of any AVC / PRSA AVC €

Name

Signed

Signature of person authorised to sign for an on behalf of employer / Personnel Section

I am unable to provide a copy of my most recent pension benefit statement and it is not possible at this time for my employer to confirm these details. I can confirm that I am aware of my current benefits and these are outlined above. They are based on my current salary and my service at retirement. I understand that it is my responsibility to provide correct figures. If these figures are not correct, it is possible that my AVC fund could cause my benefits to exceed the maximum pension benefits allowed by the Revenue Commissioners. This may mean that my main scheme pension benefits will be reduced to reflect the excess AVC fund.

Client signature Date / /

7. Benefits from previous employments

Do you have any pension benefits from previous employments? Yes No

If Yes please complete the rest of this section

If No please go to Section 8

A) Do you have Defined Contribution scheme benefits? Yes No

Normal retirement age Current Value €
(including AVC / PRSA AVC values)

B) Do you have Personal Pension or PRSA (including self-employed) pension benefits? Yes No

Current Value €

C) Do you have Defined Benefit scheme benefits? Yes No

Normal retirement age Member's pension payable at NRA €

Retirement Lump Sum €
(if in addition to pensions at NRA)

Current value of any AVC / PRSA AVC €

Spouse's/Registered Civil Partner pension %

(if any) as a percentage of members pension

8. Declaration under articles 3(5) of the personal retirement savings accounts (disclosure) regulations 2002

Warning

If you propose to enter into this PRSA contract(s) in complete or partial replacement of an existing PRSA contract or a retirement annuity contract, please take special care to satisfy yourself that this PRSA contract(s) meets your needs. In particular, please make sure that you are aware of the financial consequences of replacing your existing PRSA contract or retirement annuity contract(s). If you are in doubt about this, please contact your PRSA provider.

This policy does not replace an existing policy

This policy does replace an existing policy

Policy or Reference number

Declaration of PRSA Provider/ Intermediary

I hereby declare that in accordance with Article 3 of the Personal Retirement Savings Account (Disclosure) Regulations 2002, a Preliminary Intermediary Disclosure Certificate has been provided to

and that I have advised the person concerned as to the financial consequences of replacing an existing PRSA contract or retirement annuity contract with this PRSA contract by cancellation or reduction and of possible financial loss as a result of such a replacement.

* Insert name of person concerned

Signature of PRSA Provider/
Intermediary

Date

/ /

Declaration of Client

I confirm that I have received in writing the information specified in the above declaration.

Signature of Client

/ /

9. Direct marketing consent (To be completed if PRSA is taken out through an Irish Life Adviser or a tied agent)

The information you give here will be used to process your application on computer. We may also use this information to send you details of other products from the companies within the Irish Life and Permanent Group (a financial services group mainly made up of life assurance, banking and personal finance companies). For this purpose, we may pass this information to the other companies within the group.

If you do not wish to receive such Direct Marketing information please tick here

The option to decline this service may be exercised any time in the future (even if you do not tick here) by simply writing to the Marketing Department, Irish Life, Lower Abbey Street, Dublin 1.

10. Financial adviser declaration

Source of PPSN e.g. a copy of a P60, Social Welfare Card

Evidence of Age e.g. a Passport, Drivers Licence Document Ref:

I certify that I have viewed the documents stated above. I also confirm that I have brought to my client's attention the importance of investigating their current AVC options through their employer's scheme, in particular any options to purchase added years (which may be available under a defined benefit scheme and which provide guaranteed benefits). Having considered my client's circumstances and needs, I am satisfied that my client should make additional voluntary contributions into this PRSA, which is on a defined contribution basis and is not guaranteed.

Where my client has confirmed the benefits provided by their defined benefit occupational pension scheme, I am satisfied that the details captured are correct.

Signature of Adviser Date / /

Notes

If contributions are deducted from salary by your employer:

Your employer can take contributions from your salary whenever you are paid. This could be every week, fortnight or monthly. Irish Life will then take this contribution from your employer's bank account. Please note that your plan will be a monthly-paid plan and we will collect contributions from your employer every month.

For Example: If you are paid weekly and decide to make a regular contribution of €60, we multiply €60 by 52 (weeks in a year) and divide it by 12 (months in a year). Your plan will then be set up for €260 every month and we will collect this from your employer's bank account every month by direct debit.

Therefore, at certain times, deductions made from your payroll may be held in your employer's bank account for a short period before they are sent to us and invested in your plan. Contributions are invested on the day we receive them.

11. Fund options

Please see your Fund Guide/product booklet for a full list of funds available and information on the investment strategies referred to below. You can split your investment between up to 10 funds

What investment strategy do you want to follow? Please tick (1), (2), (3), (4), (5) or (6)

Lifestyle Options

- I am funding for an annuity through the Annuity Lifestyle Option
Please select funds from the panel below
- I am funding for an ARF through the ARF Lifestyle Option.
Please select funds from the panel below

Default Investment Strategies

- I am funding for an annuity through the Default Investment Strategy (Annuity)
- I am funding for an ARF through the Default Investment Strategy (ARF)

- I wish to choose a selection of funds from below

Funds available under PRSA Standard

	%
Consensus Fund	<input type="text"/> <input type="text"/> <input type="text"/>
Global Cash Fund	<input type="text"/> <input type="text"/> <input type="text"/>
Indexed Euro Corporate Bond Fund	<input type="text"/> <input type="text"/> <input type="text"/>
Active Managed Fund	<input type="text"/> <input type="text"/> <input type="text"/>
Indexed World Equities Fund	<input type="text"/> <input type="text"/> <input type="text"/>

Other Funds

Fund Name	%
<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>

- I wish to choose a selection of funds from below

Funds available under PRSA Options only

	%
Protected Consensus Markets Fund	<input type="text"/> <input type="text"/> <input type="text"/>
Core Fund	<input type="text"/> <input type="text"/> <input type="text"/>
Consensus Fund	<input type="text"/> <input type="text"/> <input type="text"/>
Global Cash Fund	<input type="text"/> <input type="text"/> <input type="text"/>
Indexed Euro Short Dated Bond Fund	<input type="text"/> <input type="text"/> <input type="text"/>
Indexed Euro Corporate Bond Fund	<input type="text"/> <input type="text"/> <input type="text"/>
Active Managed Fund	<input type="text"/> <input type="text"/> <input type="text"/>
Bloxham High Yield Fund	<input type="text"/> <input type="text"/> <input type="text"/>
Indexed Commodities Fund	<input type="text"/> <input type="text"/> <input type="text"/>
Indexed World Equities Fund	<input type="text"/> <input type="text"/> <input type="text"/>
UK Property Fund	<input type="text"/> <input type="text"/> <input type="text"/>
Fidelity EMEA Fund	<input type="text"/> <input type="text"/> <input type="text"/>
Fidelity India China Fund	<input type="text"/> <input type="text"/> <input type="text"/>

Self Invested Deposit Fund

The minimum amount required to access the Self Invested Deposit Fund is €20,000. This fund is not available if you choose one of our Lifestyle Options. **Please also complete the relevant Deposit Investment Instruction Form.**

Other Funds

Fund Name	%
<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>

For PRSA Standard and Options

All regular and lump sum contributions will be invested as above. If you would like lump sum contributions to be invested differently than regular contributions please indicate your fund choice below.

	%		%
<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"/>

