



The An Post and An Post Trade Union Group
Additional Voluntary Contribution Retirement Benefit Scheme



Existing Group Number	6 0 5 0 0 5 6 0	Intermediary Number	0 2 4 5 2
Intermediary Name	Halligan Insurances		
Financial Advisor Name			

Note:
Please complete in
BLOCK CAPITALS.

A Employee Details

Mr
 Mrs
 Ms
 Forename

Surname

Address

Date of Birth Sex M F

Marital Status Married/Civil Partner Single Separated Widow(er) Divorced/Former Civil Partner

PPS Number

Contact Number

Email Address

Nationality

Country of Residence

Occupation

Employee Number

Do you contribute to the Main Scheme? Yes No

Do you contribute to the Spouses's and Children's Scheme? Yes No

Date of joining An Post

Your Normal Retirement Age Minimum age 60

Annual Basic Salary € Total Annual Earnings € (refer to your last P60)

PRSI Class A D (consult your payslip if unsure)

B Contribution Details

Date plan membership is to commence

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Date contributions are to commence

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Regular AVC Amount

Amount of Weekly Contribution

€

A.P. Pension Plan Type

R S 5 1 8 H R H 2

Optional Lump Sum AVC Amount

Amount of Once-off Contribution

€

S.P. Pension Plan Type

R S 5 6 2 H S D Z

(Optional)

C Investment Fund Strategy

The consultants appointed by An Post and the An Post Trade Union Group have recommended that if you are more than ten years from your normal retirement age, an automatic investment strategy be followed for your AVCs, as outlined in the Scheme's Member Information Booklet. This strategy includes the Dynamic, Performance, Balanced and SuperCAPP funds managed by Zurich Life.

If you do not wish to follow this automatic investment strategy **or if you are within ten years of your normal retirement age** please tick here and seek information from your financial advisor on the other funds available to this Scheme.

D 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 mean relevant benefits (pension and lump sum) provided for the member under other schemes including the Main Scheme 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 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 to be included here.

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



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Halligan Life and Pensions Limited, trading as Halligan Insurances, is regulated by the Central Bank of Ireland.

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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.