

**Filling in this form**

Please complete this Retirement options questionnaire, answering the questions as fully as possible. Send it to Standard Life, 90 St Stephen's Green, Dublin 2. We'll send you an illustration of the different options available to you.

We don't need any documents to back up your answers at this stage, but when you decide to take your retirement benefits, you'll need to provide proof of your answers along with your completed retirement instruction form (OPSBRET).

To help you complete this form, there's a glossary and further information at the back (highlighted in form with<sup>+</sup>).

**Part 1 - Your details**

|                     |                      |
|---------------------|----------------------|
| First names         | <input type="text"/> |
| Surname             | <input type="text"/> |
| Policy number       | <input type="text"/> |
| Sponsoring employer | <input type="text"/> |

**Part 2 - Details of this employment**

|   |                      |  |                             |
|---|----------------------|--|-----------------------------|
| Date you joined this company? (DD/MM/YYYY)                  | <input type="text"/> | Date you left this company? (DD/MM/YYYY) | <input type="text"/>        |
| Are (or were) you a 20% Director <sup>+</sup> this company? |                      | <input type="checkbox"/> Yes             | <input type="checkbox"/> No |

<sup>+</sup> See glossary.

**Privacy notice**

We collect, process and maintain customer personal information and apply safeguards to ensure that it is protected and used in accordance with data protection law. To read our Privacy Policy, visit [www.standardlife.ie/privacy](http://www.standardlife.ie/privacy)

### Part 3 - Your salary<sup>+</sup> from this employment

| Year | Salary year end date<br>(DD/MM/YYYY) | Salary amount*<br>For years 2002 and earlier, please specify<br>currency when giving amounts (€ or IR£). |
|------|--------------------------------------|--|
| 1.   |                                      |  |
| 2.   |                                      |  |
| 3.   |                                      |  |
| 4.   |                                      |  |
| 5.   |                                      |  |

<sup>+</sup> See glossary.

\* You'll need to provide evidence of these salaries with your retirement claim.

### Part 4 - Your service with this company

If any of your service with the company was part time, give details (as these may affect the calculation of your benefits)

|                             | Part time 1    | Part time 2    | Part time 3    |
|-----------------------------|----------------|----------------|----------------|
| Start date (DD/MM/YYYY)     |                |                |                |
| End date (DD/MM/YYYY)       |                |                |                |
| Your hours worked           | per week       | per week       | per week       |
| Full time equivalent        | hours per week | hours per week | hours per week |
| Your salary                 | €              | €              | €              |
| Full time equivalent salary | €              | €              | €              |

If there was any break in your service with the company, give details

|   | Break 1 | Break 2 | Break 3 |
|---|---------|---------|---------|
| Start date (DD/MM/YYYY)   |         |         |         |
| End date (DD/MM/YYYY)   |         |         |         |
| Nature of break<br>(for example, unpaid leave, career<br>break, P45 received) |         |         |         |

### Part 5 - Company ownership

If the company changed ownership while you were employed with them, please give details

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### Part 6 - Redundancy payments from this employment

If you were given a redundancy payment from this employment greater than the statutory minimum, please give details, including if you waived your right to a pension lump sum in exchange for an increased tax exemption on your redundancy payment

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## Part 7 - Your other pension arrangements

**By law, you must also give us information about all of your pension benefits.**

1. Are you going to transfer, or have you transferred, any of your pensions overseas?  Yes  No

If yes, give more information including name and contact details of the overseas pension arrangement

|  |
|--|
|  |
|--|

2. Do you have any other pension arrangements (including other pensions with Standard Life)? If yes, give details  Yes  No

|  | Pension 1  | Pension 2  |
|--|--|--|
| Policy number  |  |  |
| Type of policy<br><small>*please also complete Defined Benefit section in 3 below</small>    | <input type="checkbox"/> Personal pension (RAC) or PRSA<br><br><input type="checkbox"/> DC company scheme, AVC scheme, PRSA AVC, buy out bond or SSAS<br><br><input type="checkbox"/> DB company scheme* | <input type="checkbox"/> Personal pension (RAC) or PRSA<br><br><input type="checkbox"/> DC company scheme, AVC scheme, PRSA AVC, buy out bond or SSAS<br><br><input type="checkbox"/> DB company scheme* |
| Sponsoring employer (if applicable)  |  |  |
| Does this other pension relate to a previous, same, concurrent or later employment?          | <input type="checkbox"/> Previous** <input type="checkbox"/> Same<br><input type="checkbox"/> Concurrent + <input type="checkbox"/> Later  | <input type="checkbox"/> Previous** <input type="checkbox"/> Same<br><input type="checkbox"/> Concurrent+ <input type="checkbox"/> Later   |
| <small>** If it relates to a previous employment, give the cash lump sum entitlement</small> | €  | €  |
| Pension provider   |  |  |
| <b>If not yet claimed:</b>   |  |  |
| Current value  | €  | €  |
| Expected retirement date   |  |  |
| <b>If already claimed:</b>   |  |  |
| Claim date   |  |  |
| Total value on claim date  | €  | €  |
| Cash lump sum taken  | €  | €  |
| Where was balance applied after Cash lump sum taken (tick all that apply)                    | <input type="checkbox"/> Annuity <input type="checkbox"/> Taxed lump sum<br><input type="checkbox"/> ARF, AMRF and/or Vested PRSA  | <input type="checkbox"/> Annuity <input type="checkbox"/> Taxed lump sum<br><input type="checkbox"/> ARF, AMRF and/or Vested PRSA  |

3. If any of your pensions are Defined Benefit, give these additional details

|   |   |   |
|---|---|---|
| Scheme name   |   |   |
| Value of annuity pa   | € | € |
| Value of annuity accrued to 01/01/2014                          | € | € |
| Value of AVCs invested in ARF, AMRF, annuity and taxed lump sum | € | € |

This information is required for several reasons. The main ones are

- to calculate your benefits accurately and
- deduct the correct amount of tax.

If you have a Personal Fund Threshold, please provide a copy of the Revenue letter confirming it.

If you've more pensions than there's room for here, please copy Part 7 and send in with this form.

+ See glossary.

## Part 8- Family law proceedings

If your pension is subject to any family law proceedings (for example, you're legally separated, a Pension Adjustment Order was granted as part of your divorce), please give details

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|  |

## + Glossary

### Explanation of terms

**20% Director** – Someone who directly or indirectly at any time in the last three years before leaving or retiring, owned or controlled more than 20% of the voting rights of the employer company, or in the parent company of the employer company. Shares held between you, your spouse or any minor children count towards this 20% figure.

**20% Directors retiring early** – If you're retiring before your selected Normal Retirement Date, it's a Revenue requirement that you dispose of all of your shares and cut all ties with the company before you claim your benefits. This applies even if you are retiring after age 60 and where your Normal Retirement Date is at a later date.

**Concurrent employment** – This is where you worked two jobs at the same time, each with a pension. For example, you may have been working as an employee for one employer, while at the same time being a paid director of another company.

**Final salary** – To determine your final salary when calculating your benefits and completing funding checks, we must use the following options:

For employees and Directors with less than 20% shareholding

- your highest basic salary in any of the last 5 years up to the date you left service plus the average of your 3 years fluctuating benefits, or
- the average of 3 consecutive salaries from the last 10 years of your service (salary period must end within 10 years of you leaving service), or
- the rate of pay from any payslip in your final year and annualise this figure.

Your salary figures may be increased in line with inflation to calculate your final salary.

For 20% Directors

- the average of 3 consecutive years salaries from the last 10 years of your service (salary period must end within 10 years of you leaving service)

Due to restrictions applying to 20% Directors, we may not be able to index salaries with inflation to calculate your final salary.

**Salary** – To qualify for a year's service in the company, you must have earned a salary that was assessable to tax under PAYE (Schedule E). To determine your benefits at retirement and to satisfy Revenue limit checks, we may require proof of your salary (compulsory for 20% directors) from you in one of the following formats:

- (a) P60 statement
- (b) P35
- (c) Letter from the company accountant confirming your name, salary year end date, the salary amounts and the employer's details
- (d) Payslip from your final year (we'll annualise your basic pay earned). The payslip must show your name, your employer's name and must be from your last 12 months of employment with the company. If you're a 20% director, a payslip can't be used as proof of your salary.
- (e) Letter from Revenue (or Dept of Social Protection) confirming your name, your employer, your salary year end date and salary amounts

Documents must clearly show your name, your employer's name and currency of your salary. We're also required to check the salary quoted was taxed under PAYE (Schedule E).

You should make allowance (2-3 weeks) for any requests submitted to your local Revenue or Dept of Social Protection office. If none of (a) to (e) are available, and the Revenue and Dept of Social Protection are unable to confirm salary amounts to you, ask them to confirm this in writing. Only then are we allowed to consider alternatives.

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