

Synergy Personal Retirement Savings Account AVC (PRSA AVC)

Application

SYPRAVC V06 0324

Before you complete this form

Please read your Personal Illustration, Preliminary Disclosure Certificate (SYPRSA1), Investment Options guide (SYIO1) and Self-Directed Options guide (SYSDO1), given to you by your financial adviser.

What this form is for

Use this form if you are a member of an occupational pension scheme, and intend to remain a member, and you want to make Additional Voluntary Contributions (AVCs) to a PRSA. AVCs are subject to the rules of your occupational pension scheme.

If you want to make employer or employee contributions to a PRSA in relation to an employment where you are not a member of its occupational pension scheme, please complete a Synergy PRSA application (SYPRSA) as they need to be in a separate policy from AVCs.

If you want to make AVCs in respect of different employments, then separate application forms must be completed (and separate policies will be issued).

If you and your financial adviser choose different product structures based on initial contribution type (single, regular, transfer) or commission type, then you will have more than one PRSA policy.

Checklist

- Complete all sections of this application form and sign it.
- Ensure your financial adviser completes and signs Part 10.
- Enclose a cheque if applicable.
- Enclose proof of your identity.
- Enclose proof of your Personal Public Service number.
- Enclose a copy of a recent annual statement from your occupational pension scheme.
- For transfer payments, enclose a Certificate of Comparison, unless exempt.

Data Protection Notice - Using your personal information

We're committed to maintaining the trust and confidence of our customers. Our Privacy Policy explains how we use our customers' personal information. It explains when and why we collect personal information about our customers, how we use it, the conditions under which we share it with others and how we keep it secure. It also explains how you can obtain details of the information we hold about you, and the choices you have about how we use that information.

You can get a copy of our Privacy Policy on our website: standardlife.ie/privacy

Part 1 – Your financial adviser's company details

To be completed by your financial adviser

Financial adviser's Standard Life agency code /

Financial adviser's company name

Part 2 – Your personal details

Tick this box if you're already a customer of Standard Life

Please give us one of your policy numbers

Title

First names (in full)

Surname

Email

Address

Eircode

Date of birth+ (DD/MM/YYYY)

Home phone number

Personal Public Service number++

Mobile phone number

Your occupation

Salary/income €

Marital status Single Married/Civil partnership Separated Divorced Widowed

Your name should match that on your photo ID.

We may use your email to help manage your policy. If you don't want us to use it, leave it blank. If you're choosing execution-only stockbroking with Stocktrade, we'll need your email.

+ Minimum age is 18, maximum is 74.

++ We are required to get proof of your identity/date of birth (for example, a copy of your passport or driving licence) and your PPS number (for example, a copy of Revenue correspondence to you). If you don't enclose them, your application will be delayed and your money will not be invested until a later date.

Salary/income means your gross income (before tax) in a year (including bonus/commission)

Part 3 – Your employment status and retirement details

I want to retire under my Synergy PRSA at age matching the retirement age of the main scheme*

A. Employee

- Manager, professional, technical and administrative
- Clerical and secretarial
- Personal and protective service
- Plant and machine operative
- Trades, craft and related
- Sales
- Other

OR

B. Not employee

- Agricultural self-employed
- Other self-employed

OR

C. Not economically active/unemployed

* For regular (monthly, quarterly, half yearly) contributions, there must be at least one year between your start date and retirement age. For a term of less than one year you can only have a yearly contribution, a single contribution or transfer payment.

Part 4 – Existing employer and retirement benefits

Employer company name

Address of employer

Eircode

Employer tax registration number Contact phone number

Name of scheme or insurance company

Current annual salary € Additional salary benefits €

Normal Retirement Age

Name and address of trustee

Eircode

Type of scheme

Defined benefit or Defined contribution or

Defined benefit

Date of joining company (DD/MM/YYYY) Date of leaving (DD/MM/YYYY)

Pension at date of leaving € Additional cash lump sum at date of leaving €

Pension escalation % p.a. Spouse/civil partner's benefit details on death after retirement % p.a.

Defined contribution*

Date of joining company (DD/MM/YYYY)

Projected fund at Normal Retirement Age €

Current fund € Contribution amount p.a. € Contribution indexation rate % p.a.

Other

Projected fund at Normal Retirement Age €

Please enclose a copy of a recent annual statement from your occupational pension scheme

- if there is more than one scheme, include details of the schemes on a separate sheet and attach to this form
- if you want to make AVCs in respect of different employments: separate application forms must be completed (and separate policies will be issued).

* Please provide either (a) your projected fund at Normal Retirement Age, or (b) your current fund, contribution amount and contribution indexation rate.

Part 4 – Existing employer and retirement benefits (continued)

Other retirement benefits

Do you have any other pension arrangements (including other pensions with Standard Life)?

Yes No

If yes, please give details

Sponsoring employer
(if not sponsored: pension provider)

Normal retirement age

Does this other pension relate to a previous, same or concurrent employment?

	Pension 1	Pension 2	Pension 3
Sponsoring employer (if not sponsored: pension provider)			
Normal retirement age			
Does this other pension relate to a previous, same or concurrent employment?	<input type="checkbox"/> Previous <input type="checkbox"/> Same	<input type="checkbox"/> Previous <input type="checkbox"/> Same	<input type="checkbox"/> Previous <input type="checkbox"/> Same
	<input type="checkbox"/> Concurrent	<input type="checkbox"/> Concurrent	<input type="checkbox"/> Concurrent
Scheme type	(i) <input type="checkbox"/> DC company scheme, AVC scheme, PRSA AVC, buy out bond or SSAS	<input type="checkbox"/> DC company scheme, AVC scheme, PRSA AVC, buy out bond or SSAS	<input type="checkbox"/> DC company scheme, AVC scheme, PRSA AVC, buy out bond or SSAS
	(ii) <input type="checkbox"/> Personal pension (RAC) or PRSA	<input type="checkbox"/> Personal pension (RAC) or PRSA	<input type="checkbox"/> Personal pension (RAC) or PRSA
	(iii) <input type="checkbox"/> DB company scheme	<input type="checkbox"/> DB company scheme	<input type="checkbox"/> DB company scheme
If (i) give current fund value	€	€	€
If (i) or (ii), give projected fund at normal retirement age	€	€	€
If (iii), give (a) date of leaving			
(b) pension at date of leaving	€ pa	€ pa	€ pa
(c) additional cash lump sum at date of leaving	€	€	€
(d) pension escalation	% pa	% pa	% pa
(e) spouse/civil partner's benefit on death after retirement	%	%	%

Please note that we'll be unable to proceed if Part 4 is incomplete.

If you have more than 3 other retirement benefits, please copy this part and complete for each employment.

AVC = additional voluntary contribution

DC = defined contribution

DB = defined benefit

PRSA = personal retirement savings account

SSAS = small self-administered scheme

Part 5 – Contributions

Regular contribution**

Your AVC

€

Date of first regular contribution (DD/MM/YYYY)

Payable by

Monthly direct debit Quarterly direct debit Half-yearly direct debit

Yearly direct debit Yearly cheque/direct credit/bank draft

Single contribution**

Your AVC

€

Payable by:

Cheque Bank Draft Direct credit*

Source of funds

Please give account details from where money was drawn

Your International

Bank Account

Number (IBAN)

Name on your account

* You should make your direct credit payment to Standard Life International, IBAN: IE81 HSBC 990231 37001649, and quote reference: your surname, first name, and date of birth (dd/mm/yyyy)

The minimum regular contribution is €25 each month, €75 each quarter, €150 each half year and €300 each year. The minimum single contribution by cheque is €50. The overall minimum contribution in any policy year is €300.

**** If you and your financial adviser choose different product structures based on initial contribution type (single, regular, transfer) or commission type, then you will have more than one PRSA policy.**

Please make cheque or bank draft payable to Standard Life International.

Cheque or bank draft must be drawn from policy owner's or employer's account.

Part 6 – Your AVC transfer payment

AVC transfer payment**

€

From what type of pension arrangement is the AVC transfer payment coming?

PRSA AVC Defined contribution AVC scheme^ Pension arrangement outside Ireland

Transferring policy number	
Name of transfer provider	
Name of plan from which transfer payment originates	Revenue reference number of the transferring plan

Is your pension (or has it ever been) subject to any family law proceedings? (for example, Pension Adjustment Order) Yes No

If Yes, you should enclose a copy of the Notice or Order. We'll then let you know what further information we'll need.

Do you require a 'Willing and able' letter to be sent to the transfer provider? Yes No

**** If you and your financial adviser choose different product structures based on initial contribution type (single, regular, transfer) or commission type, then you will have more than one PRSA policy. If you're making a transfer payment, and you're splitting your transfer payment into multiple PRSAs, as set out in Your financial adviser's section (Part 10), the same fund choice will apply across all the split transfer payment PRSAs. You can request a fund switch at any time.**

^ If the transfer payment is coming from an occupational pension scheme, please enclose your Certificate of benefit comparison, unless exempt.

Part 7 – Salary deduction

If the regular or single contributions in Part 5 are to be deducted by your employer from your salary, we'll issue a Net Pay Certificate.

Please give this to your employer to deduct your contributions directly from your 'gross' salary. Your employer should complete the Direct Debit Instruction (SDDN) for your regular contribution. Single contributions must be by direct credit, bank draft or cheque.

Your instruction to your employer to deduct from your salary

- Please deduct from my salary until further notice the PRSA contributions agreed by me in Part 5, and any increase in contributions, and remit these contributions to Standard Life.

Employee signature

Date
(DD/MM/YYYY)

Your employer's agreement to deduct from your salary

Name of employer

Address of employer

Eircode

Employer tax registration number Contact phone number

- I have received approval from Revenue* to operate a Net Pay arrangement for pensions.
- I agree to deduct the contributions as outlined in Part 5 and remit these contributions to Standard Life.
- I have read the Data Protection Notice on page 1, and I agree that my personal information may be used for the purposes described.

Employer signature

Position of signatory within employer company

Date
(DD/MM/YYYY)


Signature

* Pensions Branch, Revenue Commissioners, Ballaugh House, 73-79 Lower Mount St, Dublin DO2 PX37. Employers should advise Revenue when its Net Pay arrangement for pensions first starts.

To read our Privacy Policy, visit standardlife.ie/privacy


Signature

Part 8 – Your investment choice

If you do not wish to be invested in the Default Investment Strategy as outlined in your Preliminary Disclosure Certificate (SYPRSA1), please complete your investment choice below.

The Default Investment Strategy can only be applied at the outset of the policy. A PRSA must have the Default Investment Strategy applying to the whole policy or not at all.

Indicate how your contributions and/transfer payment as set out in Parts 5 and/or 6 are to be allocated.

Funds € and/or Self-Directed Options €

If you choose to invest in Self-Directed Options, your investment will initially be placed in your Policy Cash Account. You must have enough money in this account to enable us to carry out your instructions and to pay the charges related to the Self-Directed Options that you have selected. Please refer to the Self-Directed Options guide (SYSDO1), or contact your financial adviser for further information.

In order to complete this section, refer to the Investment Options guide (SYIO1) and the Self-Directed Options guide (SYSDO1).

If you have more than one contribution type (for example a monthly premium of €250, a transfer payment of €100,000, and a €5,000 single contribution), and you want a **different** fund choice for each type, please make a copy of this section and complete it for each contribution type.

If you're making a transfer payment, and you're splitting your transfer payment into multiple PRSAs, as set out in Your financial adviser's section (Part 11), the same fund choice will apply across all the split transfer payment PRSAs. You can request a fund switch at any time.

If you wish to invest in funds, indicate the relevant percentage in the table below. For example, if you indicated above that you wish to invest €10,000 in Funds, and you want all of this amount to be invested in the Standard Life Managed Fund, you would insert **100%** beside **Managed**.

Funds

Choose from the following Standard Life funds

Absolute Return Global Bond Strategies (ARGBS)	<input type="text"/> %	Global REIT	<input type="text"/> %	Target Retirement Fund 2040	<input type="text"/> %
Asia Pacific Equity	<input type="text"/> %	Global Smaller Companies	<input type="text"/> %	Target Retirement Fund 2045	<input type="text"/> %
Cautious Managed	<input type="text"/> %	Japanese Equity	<input type="text"/> %	Target Retirement Fund 2050	<input type="text"/> %
China Equity	<input type="text"/> %	Managed	<input type="text"/> %	Target Retirement Fund 2055	<input type="text"/> %
Corporate Bond	<input type="text"/> %	Multi-Asset ESG	<input type="text"/> %	Target Retirement Fund 2060	<input type="text"/> %
Diversified Income	<input type="text"/> %	MyFolio Active I	<input type="text"/> %	Target Retirement Fund 2065	<input type="text"/> %
Euro Global Liquidity	<input type="text"/> %	MyFolio Active II	<input type="text"/> %	Target Retirement Fund 2070	<input type="text"/> %
European Equity	<input type="text"/> %	MyFolio Active III	<input type="text"/> %	Target Retirement Fund 2075	<input type="text"/> %
European Ethical Equity	<input type="text"/> %	MyFolio Active IV	<input type="text"/> %	Total Return Credit	<input type="text"/> %
European Smaller Companies	<input type="text"/> %	MyFolio Active V	<input type="text"/> %	UK Equity	<input type="text"/> %
Fixed Interest	<input type="text"/> %	MyFolio Market I	<input type="text"/> %	UK Smaller Companies	<input type="text"/> %
Global Corporate Bond SRI	<input type="text"/> %	MyFolio Market II	<input type="text"/> %	Vanguard Emerging Market Stock Index	<input type="text"/> %
Global Equity	<input type="text"/> %	MyFolio Market III	<input type="text"/> %	Vanguard Euro Government Bond Index	<input type="text"/> %
Global Equity Impact	<input type="text"/> %	MyFolio Market IV	<input type="text"/> %	Vanguard Eurozone Stock Index	<input type="text"/> %
Global Index Fund 20	<input type="text"/> %	MyFolio Market V	<input type="text"/> %	Vanguard Global Bond Index	<input type="text"/> %
Global Index Fund 40	<input type="text"/> %	North American Equity	<input type="text"/> %	Vanguard Global Corporate Bond Index	<input type="text"/> %
Global Index Fund 60	<input type="text"/> %	Property	<input type="text"/> %	Vanguard Global Stock Index	<input type="text"/> %
Global Index Fund 80	<input type="text"/> %	Sustainable Index World Equity	<input type="text"/> %	Vanguard US 500 Stock Index	<input type="text"/> %
Global Index Fund 100	<input type="text"/> %	Target Retirement Fund 2025	<input type="text"/> %	<input type="text"/>	<input type="text"/> %
Global Inflation Linked Bond	<input type="text"/> %	Target Retirement Fund 2030	<input type="text"/> %	<input type="text"/>	<input type="text"/> %
Global Real Estate	<input type="text"/> %	Target Retirement Fund 2035	<input type="text"/> %		

Part 9 – Anti-money laundering requirements

Tell us how you acquired the money you are investing. Tick all that apply.

- | | | | |
|---|--|--|--|
| <input type="checkbox"/> Compensation payment | <input type="checkbox"/> Inheritance | <input type="checkbox"/> Salary/bonus | <input type="checkbox"/> Sale of company |
| <input type="checkbox"/> Divorce settlement | <input type="checkbox"/> Lottery/betting win | <input type="checkbox"/> Sale of investments | <input type="checkbox"/> Savings |
| <input type="checkbox"/> Gift | <input type="checkbox"/> Policy claim/maturity | <input type="checkbox"/> Sale of property | <input type="checkbox"/> Other |

Additional details

In certain circumstances, we may request further information.

If you don't provide suitable anti-money laundering/identification documents/information to us, we may be required to stop processing and discontinue doing business with you. Similarly, after the policy is written, if we ask for up to date verification, we may not be allowed to carry out your instructions until it is provided.

Politically exposed persons

We are also required to identify politically exposed persons (PEPs).

A PEP is an individual who is, or has at any time in the last 12 months held one of the following positions, in Ireland or abroad:

- head of a state or government, or a minister
- member of a parliament or similar legislative body
- member of the governing body of a political party
- member of a supreme court, constitutional court or other high-level judicial body
- member of a court of auditors or board of a central bank
- an ambassador, chargé d'affaires or high-ranking officer in the armed forces
- member of an administrative, management or supervisory body of a state-owned enterprise
- director, deputy director, or member of the board of (or person performing the equivalent function in relation to) an international organisation

Are you, or any other party to this application, now, or previously been a

- politically exposed person (PEP)
- close relative of a PEP, or
- close business associate of a PEP?

Yes No

If yes, please give details.

If you are a PEP, or a close relative or close associate of a PEP, we must apply enhanced customer due diligence procedures. You may be required to provide additional information and documentation (such as your source of funds, wealth, and identity).

Your relationship to PEP	PEP	Position held by PEP
<i>For example, daughter-in-law</i>	<i>Hugo Smith</i>	<i>Director, UK Post Office</i>

Part 10 – Your financial adviser’s declaration

Name of Consumer to whom a Non-Standard PRSA has been offered or recommended (BLOCK CAPITALS)

Please indicate the product structure for **each contribution amount** given in Parts 5 and 6. If you choose a different product structure for the type of contribution (regular, single and transfer), it will mean that your client will have more than one policy*.

The product structure you choose at the start determines all the allocation rates and initial commission payable on all future regular and single contributions, and fund based renewal commission (FBRC) for that policy.

Regular and single contribution initial commission selected at the start of the policy will apply to the whole policy and can not be altered.

Regular contribution:

A B C D E F
 G H I J K L M
 FBRC payment frequency^^ Monthly Quarterly Half-yearly Yearly
 Single contribution bonus commission** Yes No

Single contribution:

A B C D E F
 G H I J K L M
 FBRC payment frequency^^ Monthly Quarterly Half-yearly Yearly
 Single contribution bonus commission** Yes No

Transfer payment:

If you choose to have the whole transfer payment applied to one PRSA policy, or split equally between multiple policies with identical fund choices and product/commission structures, give details:

Number of policies required one or (max 10)
 A B C D E F
 G H I J K L M
 FBRC payment frequency^^ Monthly Quarterly Half-yearly Yearly
 Single contribution bonus commission** Yes No

OR

If you choose to have the transfer payment divided into multiple non-identical policies with the same fund choice, and with or without a different product/commission structure, give details:

	Transfer payment €	Product structure (A-M)	FBRC frequency^^ (M, Q, HY, Y)	Single contribution bonus commission**	
1				Yes <input type="checkbox"/>	No <input type="checkbox"/>
2				Yes <input type="checkbox"/>	No <input type="checkbox"/>
3				Yes <input type="checkbox"/>	No <input type="checkbox"/>
4				Yes <input type="checkbox"/>	No <input type="checkbox"/>
5				Yes <input type="checkbox"/>	No <input type="checkbox"/>
6				Yes <input type="checkbox"/>	No <input type="checkbox"/>
7				Yes <input type="checkbox"/>	No <input type="checkbox"/>
8				Yes <input type="checkbox"/>	No <input type="checkbox"/>
9				Yes <input type="checkbox"/>	No <input type="checkbox"/>
10				Yes <input type="checkbox"/>	No <input type="checkbox"/>

To be completed by your financial adviser

* For example, if A is chosen for the single contribution, B for the regular contribution, and G for the transfer payment, your client will get 3 separate policy numbers, policy packs and annual statements. If you choose A for both the single contribution and regular contribution, and G for the transfer payment, your client will get 2 separate policies and policy numbers (the regular contribution will be added as a top-up to the single contribution policy).

No commission is payable for a term of less than 1 year.

Single contribution initial commission and regular level commission are also referred to as a contribution charge.

^^ The FBRC frequency you select at the policy set up determines the frequency for the whole policy. If FBRC chosen (B, C, E, F, H, I, J, K, L and M), and payable frequency not ticked, we'll pay it monthly.

** If bonus commission is not selected during this initial policy set up, it will also not be paid on any future transfer payments or single contributions into the policy. If you wish to receive bonus commission on future transfer payments and single contributions into the policy, you must tick the Yes box now.

Part 11 – Your declaration

Please read carefully before signing

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

1. I have read and understand the Data Protection Notice on page 1, and I agree that my personal information may be used for the purposes described.
2. I have received in writing and read the information specified in my financial adviser's declaration (Part 10).
3. I consent to Standard Life seeking relevant information relating to my past, present, future employments and pension arrangements from any employers, trustees, administrators or pension providers and I authorise the giving of such information.
4. I agree that a copy of this application can be treated as the original for all purposes.
5. I declare that the information provided in this and other related forms (if any) is true and complete to the best of my knowledge and belief, whether in my handwriting or not.
6. I agree that the contract will be governed by the Policy Schedule, Statement of reasonable projection and Policy Provisions (SYPRSA60), together with this Application Form any any associated statements or questionnaires submitted in connection with this application.
7. I accept that the benefit under this pension policy is governed by Chapter 2A of Part 30 of the Taxes Consolidation Act 1997 as amended, and benefits under this policy cannot be surrendered, assigned or commuted.
8. I agree that the contract will be governed by Irish law.

Policy owner
signature



Date

(DD/MM/YYYY)

We would like to contact you from time to time to keep you up to date with products and services, company news and other promotions. If you want us to keep you up to date, please choose how you'd prefer us to contact you:

Email

Phone

Post

Text

If you are receiving advice from a financial adviser, remember that the adviser is acting on your behalf, not only by giving you advice, but also regarding how this form is filled in and sending us this completed application and cheque in payment of the contribution. By filling in this form you are applying to enter into a contract with Standard Life. This application will be the basis of this contract if it is accepted by us. A copy of this completed application will be sent to you on request. We will start the policy immediately or on the start date you have given us, whichever is later, and your policy documents will be issued. If contributions are to be paid by direct debit, there may be a delay in collecting the first contributions while the direct debit is set up with the bank.

To read our Privacy Policy, visit standardlife.ie/privacy

If you and your financial adviser choose different product structures based on initial contribution type (single, regular, transfer) or commission type, then you will have more than one PRSA policy/contract.



Signature

You can update your consent and preferences at any time, just let us know.

tick all that apply

Calls may be monitored and/or recorded to protect both you and us and help with our training. Call charges will vary.

(01) 639 7000 standardlife.ie customerservice@standardlife.ie

Standard Life International dac is regulated by the Central Bank of Ireland. Standard Life International dac is a designated activity company limited by shares and registered in Dublin, Ireland (408507) at 90 St Stephen's Green, Dublin D02 F653.

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SCOZ0324656684-001

Your policy number

(which will be your Unique Mandate Reference)

Please complete a separate direct debit for each policy number.

SDDN V06 1122

Direct debit instruction

By signing this mandate form, you authorise

(a) Standard Life to send instructions to your bank to debit your account, and

(b) Your bank to debit your account in accordance with the instruction from Standard Life.

As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks, starting from the date on which your account was debited. Your rights are explained in a statement that you can obtain from your bank.

Name on account

Address on account

Eircode

International Bank Account Number (IBAN)

Type of payment: Recurrent

Accountholder signatures



Date

(DD/MM/YYYY)

If your bank account is a joint account and requires two signatures, please ensure this mandate is signed by both parties.

Some banks may not accept direct debit instructions for some types of accounts (for example, most savings accounts). If in doubt, please consult your bank.

Your IBAN is shown on your bank statement. (The last 14 characters of your Irish bank account's IBAN are your old 6 digit branch sort code (1st digit = 9) and old 8 digit account number).


Signature

Creditor: Standard Life International dac

Creditor Identifier: IE09ZZZ304935

Please return this mandate to Standard Life, 90 St Stephen's Green, Dublin, D02 F653.

Instead of posting, you can scan and email it to us at customerservice@standardlife.ie

If you scan and email documents containing your personal information, be aware that there's no guarantee that any email you send us will be received, or that it will remain private and unaltered during internet transmission.

For more information on SEPA, visit the Banking & Payments Federation Ireland website, www.bpfi.ie

Calls may be monitored and/or recorded to protect both you and us and help with our training. Call charges will vary.

(01) 639 7000 www.standardlife.ie customerservice@standardlife.ie

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