

Synergy Personal Retirement Savings Account (PRSA)

Application

SYPRSA V22 1119

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

You can use this form to apply for Synergy PRSA products A to I.

This form can be used for:

- AVCs (including transfer payments representing AVCs) or
- PRSA contributions (including transfer payments not representing AVCs)

If you want to make both AVCs and PRSA contributions, then separate application forms must be completed (and separate policies will be issued).

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

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 certified proof of your date of birth.
- Enclose proof of your Personal Public Service number.
- For AVCs, enclose a copy of a recent annual statement from your occupational pension scheme.
- For transfer payments, enclose a Certificate of Comparison, unless exempt.

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

Date of birth+ (DD/MM/YYYY)

Home phone number

Personal Public Service number++

Mobile phone number

Marital status

Single Married/Civil partnership Separated Divorced Widowed

We may use your email to help manage your policy. If you don't want us to use it, leave it blank.

+ Minimum age is 18.

++We are required to get proof of your date of birth (for example, a certified 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.

Part 3 - Your employment status and retirement details

I want to retire under my Synergy PRSA at age (60-75)*

A. Employee

Manager, professional, technical and administrative

Clerical and secretarial

Personal and protective service

Plant and machine operative

Trades, craft and related

Sales

Other

B. Not employee

Agricultural self-employed

Other self-employed

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 - Contribution type

Which contribution type do you want to make? (please tick only one)

- PRSA contributions (including transfer payments not representing AVCs) only ^
- Additional Voluntary Contributions* (including transfer payments representing AVCs) only

*If you're making AVCs, give details of your existing retirement benefits:

Name of employer

Address of employer

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

Type of scheme

- Defined benefit or Defined contribution or

Other (please specify, for example, personal pension)

Defined benefit

Date of joining company (DD/MM/YYYY)

Pension at date of leaving €

Additional cash lump sum at date of leaving €

Date of leaving (DD/MM/YYYY)

Pension escalation % p.a.

Spouse/civil partner's benefit details on death after retirement %

Defined contribution*

Date of joining company (DD/MM/YYYY)

Projected fund at Normal Retirement Age €

Current fund €

Contribution amount €

Contribution escalation rate % p.a.

Other

Projected fund at Normal Retirement Age €

^ As you're not making AVCs, now go to Part 5 - Contributions

If you want to make both AVCs and PRSA contributions, then two separate application forms must be completed (and separate policies will be issued).

If you want to make AVCs, 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 your projected fund at Normal Retirement Age or your current fund, contribution amount and contribution escalation rate.

Part 5 - Contributions

Regular contribution⁺

Your contribution Your employer's contribution (if applicable)

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

Single contribution

Your contribution Your employer's contribution (if applicable)

Payable by:

- Cheque
 Bank Draft
 Direct credit*
 Telegraphic transfer*

Source of funds

Please give account details from where money was drawn

Your International Bank Account Number (IBAN)

Name on your account

* Please contact us on **(01) 639 7000** to pay by direct credit or telegraphic transfer.

⁺ 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.

Please make cheque or bank draft payable to Standard Life.

Cheque or bank draft must be drawn from policyowner's account.

Part 6a - Your transfer payment

Transfer payment

Amount of transfer which represents Employer contributions

Amount of transfer which represents Employee contributions

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

- Vested PRSA***
 PRSA
 Defined benefit scheme[^]
 Defined contribution scheme[^]
 Retirement annuity contract (personal pension)
 Pension arrangement outside Ireland

*** Vested PRSA is a PRSA where you have taken a cash lump sum and/or income. If the transfer payment is from a Vested PRSA, all withdrawals from this policy will be treated as income and taxed under the PAYE system. You must also complete Part 6b - Vested PRSA withdrawals.

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 the transfer payment is coming from an Occupational Pension Scheme, please enclose your Certificate of Comparison, unless exempt.

Part 6b - Vested PRSA withdrawals

Only complete this section if your transfer payment is from a Vested PRSA.

To satisfy the deemed distribution obligations on your Vested PRSA, we need to establish the correct amount on which your withdrawals should be based and to know where to lodge your withdrawals.

- 1. Do you have an Approved Retirement Fund? Yes No
- 2. Do you have a guaranteed pension for life income of €12,700 per annum? Yes No
If Yes, please give us evidence** (Revenue require us to hold it on file).
For example, a copy of payment slip or letter from annuity provider.
- 3. Do you have an Approved Minimum Retirement Fund? Yes No

If you have answered yes to Question 1, 2 or 3 please provide the following details

Annuity Provider/ Qualifying Fund Manager	Policy type Annuity/ AMRF/ARF	Amount Invested	Start Date (DD/MM/YYYY)	Policy Number
		€		
		€		
		€		

Your bank details for payments we make

Please provide your bank details below. All payments payable to you will be lodged to this account.

Your International
Bank Account
Number (IBAN)

Name on your bank
account

Make sure your tax credits are correct

When we process our first payment to you, we're required to update Revenue online as your new or additional 'employer' so that the correct taxes can be deducted. If you have other income and want your tax credits allocated in a certain way, you must contact Revenue to tell them how, especially if you're not yet registered for PAYE (for example, you've only been self-employed).

Call Revenue on (01) 738 3636 - have your PPS number to hand, or register and/or sign in to www.revenue.ie/myaccount (Standard Life's 'employer' number for Vested PRSAs and ARFs is 3586780HH.)

Please tick to confirm you have updated www.revenue.ie/myaccount or contacted Revenue

** The Revenue accepts your State pension and pension annuities as guaranteed income for life. Income in respect of your spouse/civil partner or dependent is not taken into account. Neither is your salary, State assistance, allowances or benefits, rental income, or maintenance order payments.

Payments must be lodged to your own or jointly owned personal bank account. Payments cannot be made by cheque.

If you invest in both a Standard Life ARF and Standard Life annuity, separate payments will be made to your bank account.

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).

'Emergency' taxes must be deducted where we don't get your Revenue Payroll Notification from Revenue in time. This might happen if you're not yet registered with Revenue for PAYE.

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, telegraphic transfer 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)


Signature

Your employer's agreement to deduct from your salary

Name of employer

Address of employer

Employer tax registration number Contact phone number

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 in the Preliminary Disclosure Certificate and I agree that my personal information may be used for the purposes described.

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

Employer signature 

Date
(DD/MM/YYYY)


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 is 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, and a €5,000 single contribution) please make a copy of this section and complete it for each contribution type.

Funds

Choose from the following Standard Life funds

Absolute Return Global Bond Strategies (ARGBS)	<input type="text"/>	%	Global Equity Impact	<input type="text"/>	%	MyFolio Market III	<input type="text"/>	%
Asia Pacific Equity	<input type="text"/>	%	Global Inflation Linked Bond	<input type="text"/>	%	MyFolio Market IV	<input type="text"/>	%
Cautious Managed	<input type="text"/>	%	Global Real Estate	<input type="text"/>	%	MyFolio Market V	<input type="text"/>	%
China Equity	<input type="text"/>	%	Global REIT	<input type="text"/>	%	North American Equity	<input type="text"/>	%
Corporate Bond	<input type="text"/>	%	Global Smaller Companies	<input type="text"/>	%	Property	<input type="text"/>	%
Diversified Income	<input type="text"/>	%	Japanese Equity	<input type="text"/>	%	Total Return Credit	<input type="text"/>	%
Enhanced-Diversification Growth	<input type="text"/>	%	Managed	<input type="text"/>	%	UK Equity	<input type="text"/>	%
Euro Global Liquidity	<input type="text"/>	%	MyFolio Active I	<input type="text"/>	%	UK Smaller Companies	<input type="text"/>	%
European Equity	<input type="text"/>	%	MyFolio Active II	<input type="text"/>	%	Vanguard Emerging Market Stock Index	<input type="text"/>	%
European Ethical Equity	<input type="text"/>	%	MyFolio Active III	<input type="text"/>	%	Vanguard Euro Government Bond Index	<input type="text"/>	%
European Smaller Companies	<input type="text"/>	%	MyFolio Active IV	<input type="text"/>	%	Vanguard Eurozone Stock Index	<input type="text"/>	%
Fixed Interest	<input type="text"/>	%	MyFolio Active V	<input type="text"/>	%	Vanguard Global Corporate Bond Index	<input type="text"/>	%
Global Absolute Return Strategies (GARS)	<input type="text"/>	%	MyFolio Market I	<input type="text"/>	%	Vanguard Global Stock Index	<input type="text"/>	%
Global Equity	<input type="text"/>	%	MyFolio Market II	<input type="text"/>	%	Vanguard US 500 Stock Index	<input type="text"/>	%

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**.

Authorising Standard Life to accept instructions from your financial adviser on your behalf

Note that we will only accept instructions from authorised persons once we are satisfied that we have verified the identity of the authorised person, and it is the responsibility of the authorised person and/or yourself to verify that your instructions have been carried out properly.

I authorise Standard Life to accept instructions from my financial adviser named in Part 1, to buy or sell Funds and Deposits under this policy.

This authorisation will apply until Standard Life receives a written instruction from me changing or withdrawing my authorisation.

Policyowner signature



Date

(DD/MM/YYYY)

Please speak to your financial adviser before completing this section.


Signature

Self-Directed Options

Execution only stockbroking

- Tick this box if you are selecting execution only stockbroking. We will pass your details to Stocktrade who will contact you directly.
- Tick this box if you want to set up a Stocktrade online account now to deal or view (Stocktrade account charges will apply)^
- Tick this box if you're an Irish national. If you're not, or you have dual nationality/citizenship, please give details

Nationality

National client identifier*

Your occupation

Please indicate which income band applies to you

- Under €20,000 €20,000 to €34,999 €35,000 to €49,999 €50,000 to €74,999 €75,000+

You'll also need to attach certified copies of one of each of the following:

- Proof of identity, for example
• Current passport
• Current EU driving licence
- and**
- Proof of address, for example
• Recent bill (electricity, phone or gas)
• Recent statement (bank or credit union)
• Recent document from Revenue or Dept of Social Protection

You are only allowed to trade in investments that are permitted by Standard Life. If it comes to our attention that you have bought non-permitted investments, we will instruct Stocktrade to sell those investments. In these circumstances, your policy will be charged the cost of selling those investments. If you are uncertain as to whether a particular investment is permitted, contact your financial adviser or Standard Life.

Deposits

Deposit provider	Deposit amount €	Deposit account term

^ Stocktrade will use your email address given in Part 2 to set up your online account. An additional charge applies for each deal arranged by post, email or fax.

* This could be your passport number or personal identity code, depending on country. For example, in UK, it's your National Insurance number. For other countries, see Execution-only stockbroking form (SYEOS1).

Current means not expired and recent means issued in the last 6 months.

If you don't have a particular document, talk to us or your financial adviser about alternatives.

There are minimum investment amounts applied by the Deposit providers. Please see www.standardlife.ie for the minimums that apply.

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 | |

Other

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.

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

In certain circumstances, we may request further information.

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).

Part 10 - Your financial adviser's declaration

To be completed by your financial adviser

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

If you are taking FBRC, please choose the payment frequency Monthly Quarterly Half-yearly Yearly

Single contribution and transfer payment bonus commission (1.5%) Yes No

Regular level or single initial commission	Transfer payment commission	FBRC on regular, single and transfer payments	AMC rebate^	Name of Non-Standard PRSA offered to this consumer	Please tick the appropriate box
0.00%	0.00%	0.00%	0.00%	Synergy PRSA A	<input type="checkbox"/>
0.00%	0.00%	0.25%	0.00%	Synergy PRSA B	<input type="checkbox"/>
0.00%	0.00%	0.50%	0.00%	Synergy PRSA C	<input type="checkbox"/>
2.50%	0.00%	0.00%	0.00%	Synergy PRSA D	<input type="checkbox"/>
2.50%	0.00%	0.25%	0.00%	Synergy PRSA E	<input type="checkbox"/>
2.50%	0.00%	0.50%	0.00%	Synergy PRSA F	<input type="checkbox"/>
5.00%	0.00%	0.00%	0.25%	Synergy PRSA G	<input type="checkbox"/>
5.00%	0.00%	0.25%	0.25%	Synergy PRSA H	<input type="checkbox"/>
5.00%	0.00%	0.50%	0.25%	Synergy PRSA I	<input type="checkbox"/>

You must select whether you want bonus commission or not even if only regular contributions being paid now. Commission selected at the outset of the policy will apply to the whole policy and can not be altered. No commission is payable for a term of less than one year.

^ Annual Management Charge rebate is applied as credit to the policy. The rebate is only applied each month when policy value ≥ €100,000.

Name of Non-Standard PRSA Product Producer: Standard Life International dac

- I declare that I have explained to this consumer that there are differences between a Non-Standard PRSA and Standard PRSA, and focused on the fact that the charges may be higher and the investment risks are greater for this Non-Standard PRSA.
- I declare that in my opinion it is in the best interest of the above named consumer to purchase this Non-Standard PRSA.
- I declare that in my opinion the Non-Standard PRSA I have offered/recommended to the above named consumer is the PRSA product most suited to this consumer from among all those I am able to provide.
- I hereby declare that, in accordance with Article 3 of the Personal Retirement Savings Accounts (Disclosure) Regulations, 2002, a Preliminary Disclosure Certificate (SYPRSA1) and a Personal Illustration (pre-sale) have been provided to this consumer in respect of this application.
- I have advised this consumer 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.
- I confirm that I will retain the appropriate evidence regarding any instructions I give to Standard Life or any third party providers on behalf of this consumer.
- I want to be able to view my client's Stocktrade account online.

Email me at

@

- I have completed all checks to verify the identity, address, source of funds, and source of wealth of: Name

to the standards set out in the anti-money laundering and counter financing of terrorism regulations, which will be forwarded to Standard Life on request*.

Stocktrade will use your email address to set up or add this client's policy to your online financial adviser account.

* Enclose verification if Self-Directed Option of execution-only stockbroking chosen.

Financial adviser signature

Date

(DD/MM/YYYY)

Financial adviser's name


Signature

Financial adviser's company name (BLOCK CAPITALS)

Position held

Issue policy documents to

Financial adviser Client

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 or a retirement annuity contract, 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 or retirement annuity contract. If you are in doubt about this, please contact your PRSA provider.

1. I have read and understand the Data Protection Notice in my Preliminary Disclosure Certificate (SYPRSA1) 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.

Policyowner
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 and 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. 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
www.standardlife.ie/privacy


Signature

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

tick all that apply

(01) 639 7000 www.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 2. Standard Life International dac is part of the Phoenix Group and uses the Standard Life brand under licence from the Standard Life Aberdeen Group.

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

For office use only	
Creditor Identifier: IE09ZZZ304935	
Unique Mandate Reference (your policy number)	<input type="text"/>

SDDN V04 0319

Direct debit instruction	
<p>By signing this mandate form, you authorise</p> <p>(a) Standard Life to send instructions to your bank to debit your account, and</p> <p>(b) Your bank to debit your account in accordance with the instruction from Standard Life.</p> <p>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.</p>	
Name on account	<input type="text"/>
Address on account	<input type="text"/>
International Bank Account Number (IBAN)	<input type="text"/>
Type of payment:	Recurrent
Accountholder signatures	<input type="text"/>
Date (DD/MM/YYYY)	<input type="text"/>
<p>Please return this mandate to Standard Life, 90 St Stephen's Green, Dublin 2.</p>	

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

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

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