

Pre-Retirement Death Claim Form

Instructions and Checklist

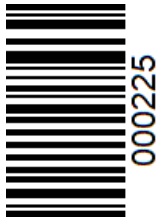
Before you give us your personal information it is important that you know what your data protections rights are and how and why your personal information is used. This is set out in our Irish Life Data Privacy Notice which is always available on our website at <https://www.irishlife.ie/privacy-notices/> or you can ask us for a copy. If you are a member of the Irish Life Retail Master Trust, the Trustee's Data Privacy Notice is also available at <http://www.irishlife.ie/retail-master-trust>.

This form should be used for death claims on Personal Pension, Personal Retirement Savings Accounts (PRSAs), Personal Retirement Bonds (PRBS), the Irish Life Retail Master Trust, Company Pensions and AVCs.

Further information is outlined on page 7. Please contact us if you have any questions or require further clarification.

Instructions and Checklists

Please use **BLOCK CAPITALS**



Personal Pensions, PRSAs and PRSA AVCs

To process a claim, we require the following:

The following sections of the claim form should be completed:

- > If the value of the funds being claimed is less than €100,000 and the deceased left no Will, please complete Sections A and B (ii)
- > If the value of the funds being claimed is more than €100,000 and the deceased left a Will or if Grant of Probate is being sought, The Executor must complete Sections A (i) and B (i). A copy of Grant of Probate or Letters of Administration must be submitted.
- > Certified copy of Death Certificate
- > Certified copy of Will
- > Copy of valid photographic and address identification (e.g. passport and utility bill dated in the last 6 months) of the person claiming
- > Completion of the Identification of Beneficiary of Life Assurance and Investment Related Policies Supplementary Claim Form

The Irish Life Retail Master Trust, Company Pensions and Standalone AVCs

To process a claim, we require the following:

The following sections of the claim form should be completed:

- > Sections A (i) & C
- > Certified copy of Death Certificate
- > Copy of valid photographic and address identification (e.g. passport and utility bill dated in the last 6 month) of the person claiming
- > Completion of the Identification of Beneficiary of Life Assurance and Investment Related Policies Supplementary Claim Form

If the employer is Trustee and the company is dissolved or wound up, in addition to the above, we also require:

If the value of the fund is under €100,000:

The following sections of the claim form should be completed:

- > A certified copy of the Will
- > Section B (ii) of the claim form completed
- > Please contact us to draft an Indemnity form

If the value of the fund is over €100,000:

- > Certified copy of the Grant of probate
- > Section B (i) of the claim form completed
- > Please contact us to draft an Indemnity form

For Personal Retirement Bonds (PRBs)

To process a claim, we require the following:

The following sections of the claim form should be completed:

- > If the value of the funds being claimed is less than €100,000 and the deceased left no Will, please complete Sections A and B (ii) and C (i)
- > If the value of the funds being claimed is more than €100,000 and the deceased left a Will or if Grant of Probate is being sought, The Executor must complete Sections A, and B (i) and C (i). A copy of Grant of Probate or Letters of Administration must be submitted.
- > Certified copy of Death Certificate
- > Certified copy of Will
- > Copy of valid photographic and address identification (e.g. passport and utility bill dated in the last 6 months) of the person claiming
- > Completion of the Identification of Beneficiary of Life Assurance and Investment Related Policies Supplementary Claim Form

Please return documentation to Pensions Retirement Team, Irish Life Assurance, Irish Life Centre, Lower Abbey Street, Dublin 1.

Pre-Retirement Death Claim Form

Section A (i) - Plan Details

Life Covered

Name of Person who has died

Date of Death

Plan Numbers

Section A (ii)

PLEASE ANSWER THE FOLLOWING QUESTIONS IF YOU ARE CLAIMING A PERSONAL PENSION, PRSA, PRSA AVC OR A PERSONAL RETIREMENT (PRB) BOND AND THE VALUE IS LESS THAN €100,000

Did the person who has died leave a will?	Yes	No
Is probate being extracted?	Yes	No
Is there a surviving spouse or registered civil partner?	Yes	No
Are there any children over 18?	Yes	No

Personal Pensions, PRSAs and PRSA AVC and Personal Retirement Bonds (PRBs)

Section B (i) – The Executor / Administrator must complete this section

Where the value of the fund being claimed is more than €100,000, we will also require a certified copy of Grant of Probate or Letters of Administration

Cheque Payee

Name of Executor/Administrator

Address

If you require the cheque to be made payable to your solicitors client account, please provide us with the payee details:

Payee Name

Payee Address

Declaration and consent

I confirm that the answers to the questions in Sections A, B (i) and C (if a PRB) are correct and I have not withheld any information. I am legally entitled to claim the amount you will pay under the plan(s) shown above.

For company pension or standalone AVC schemes where there are no trustees available to act, I confirm that the answers to the questions in Section C are correct and I have not withheld any information.

Please sign and date

Signature of Executor

Please be aware for all signatures typed herein, in conjunction with verified signature provider, you are electronically certifying this document, just as if you were physically signing on paper.

Name in BLOCK CAPITALS

Date (dd/mm/yyyy)

Section B (ii) – To be completed by Next of Kin if the deceased has left no Will and Letters of Administration are not being sought

This section can only be completed where the total claim with Irish Life is less than €100,000

Cheque Payee

Name of Claimant
(Next of Kin who is claiming)

Address

If you require the cheque to be made payable to your solicitor's client account please provide us with the payee details:

Payee Name

Payee Address

Declaration and consent

I confirm that the answers to the questions in Sections A, B (ii) and C (if a PRB) are correct and I have not withheld any information. I am legally entitled to claim the amount you will pay under the plan(s) shown above. For company pension or standalone AVC schemes where there are no trustees available to act, I confirm that the answers to the questions in Section C are correct and I have not withheld any information.

If Irish Life agrees not to wait for Letters of Administration or Grant of Probate, I agree to indemnify and pay to Irish Life an amount equal to all losses, liabilities, costs, expenses or damages, legal costs or other reasonable professional costs and expenses suffered or incurred by Irish Life which arise (directly or indirectly) out of or in connection to the payment of the said sum to me, including (but not limited to) any claims by the relevant employer for return of contributions collected from their bank account, and any tax suffered or incurred by Irish Life in connection with or arising out of or related to the making of such payment to me.

Name of the claimant
(next of kin who is claiming)

Relationship to the deceased

Please sign and
date

Signature

Please be aware for all signatures typed herein, in conjunction with verified signature provider, you are electronically certifying this document, just as if you were physically signing on paper.

Date (dd/mm/yyyy)

Further Instructions

To allow us to pay the claim without a formal Will, the following people should also sign below.

- > If you are the surviving husband or wife - all the deceased's children over 18 must sign below
- > If you are the brother or sister of the person who has died - all other brothers or sisters must sign below
- > If you are the surviving parents - both parents must sign below

Name

Signature

Relationship to deceased

The Irish Life Retail Master Trust, Company Pensions, Standalone AVCs and Personal Retirement Bonds (PRBs)

Section C (i) – Employment Details

Further information is outlined on page 7. Please contact us if you have any questions or require further clarification.

1. Employer Name

For 20% Directors, details must be verified by a copy of P60s or accountants letter for each year'

2. Final Salary Confirmation

Guidance on the completion of this question is available on page 7. If you want Irish Life to calculate which option provides the highest salary figure, both a) and b) should be completed.

a) Please confirm the deceased member's highest salary in the last 5 years prior to death or date of leaving this employment:

Year	Salary	€
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PLUS please confirm if the deceased had any other PAYE earnings from this employment (e.g. bonus or commission payments) over 3 consecutive years. The last years of these payments must be the same year as the salary provided above.

Year

Other PAYE Earnings	€	€	€
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b) Please confirm the deceased member's 3 highest consecutive salaries and other PAYE earnings (e.g. bonus or commission payments) in the last 10 years prior to death or date of leaving this employment.

Year

Other PAYE Earnings	€	€	€
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3. Please confirm the date the member first joined a company pension scheme for this employment

4. Was the deceased still working in the company at date of death? Yes No

If No, please confirm the date the member left service with the employer

5. Does the member have any death in service benefits from pension schemes relating to this employment or previous employments? Yes No

If Yes, please provide details (Employments they relate to, start date of the employment, current value and the name of the Life Office where they are invested) Yes No

Please proceed to Section C (ii)

Section C (ii) - Trustee Declaration

(Trustee signature is not required for PRBs. Please complete Section B (i) or B(ii) for PRBs)

I confirm that the answers to the questions in Sections A and C are correct and I have not withheld any information. I am legally entitled to claim the amount you will pay under the plan. I instruct Irish Life to pay the benefits under this scheme to the below named personal representatives:

Name

Address

Please sign and date

Trustee Signature

Signature of person duly authorised to sign for and on behalf of the Trustee

Please be aware for all signatures typed herein, in conjunction with verified signature provider, you are electronically certifying this document, just as if you were physically signing on paper.

Note - If your plan is in the Irish Life Retail Master Trust or if Harmony Pension Trustees is acting as trustee, then they must give their agreement before we can settle the death claim. Irish Life will arrange this by contacting the trustees on your behalf to let them know of your request.

Name in BLOCK CAPITALS

Company Name

Date (dd/mm/yyyy)

We can only fully process claims when we receive all documents we need. By sending us this form we are not admitting liability.

Please use this space to provide any further information that you think may help us to process this claim faster or to outline any specific instructions you would like us to note.

Information on Death Claims

Company Pensions (including the Irish Life Retail Master Trust), PRBS and Standalone AVCs

On the death of a member, benefits will be paid either as a Death in Service claim or a Preserved Benefit Claim as described below. Alternatively the full value of the company pension scheme, AVC Scheme or PRB can be used to purchase a pension for life (an annuity) or transferred to an Approved Retirement Fund (ARF) for a surviving spouse, registered civil partner or dependents of the deceased.

To help us to determine which option is available, please complete Section C (i) of the claim form.

Death in Service Claim

If the member was still working in the company at the date of death or if the member left employment without an entitlement to a preserved benefit (see definition below) then the maximum benefits available from all company pension schemes, AVC schemes and/or PRBs from this employment are as follows:

a) A Death in Service (DIS) Lump Sum, subject to inheritance tax. The maximum DIS lump sum that can be paid is the higher of:

- > four times the member's final salary less any other lump sum death benefits from other company pension plans and PRBs from earlier employments, or
- > twice the member's final salary

b) Value of any employee contributions or additional voluntary contributions (AVCs), subject to inheritance tax.

c) After the payment of the DIS lump sum and refund of any employee or AVC contributions the remaining fund (if any) must be used to purchase an annuity for life (an annuity) or transferred to an ARF for the spouse, registered civil partner or dependents of the deceased member. The income paid from the annuity or ARF will be subject to income tax, PRSI (if applicable) and the Universal Social Charge.

The annuity can be set up with a number of options, for example a level pension with no future increases or a lower initial pension which increases each year while in payment. The options chosen will determine the level of income that is paid, please contact us for annuity quotes or further information.

An ARF allows the beneficiary to continue investing. With an ARF, they manage and control their fund and can invest in a wide range of different investment funds. They can also make withdrawals as needed, with a minimum withdrawal amount of 4%, 5% or 6% applying from the year they turn 61 (or 60 if their birthday is 1 January). They can leave any remaining value in the ARF to their dependants on death. Making regular withdrawals may reduce the value of the ARF fund, especially if investment returns are poor or they choose a high rate of withdrawal (or both). It is possible that the ARF fund could run out.

The actual benefits paid from the company pension, AVC or PRB will be based on the value of the pension fund on the date benefits are claimed.

Preserved Benefit

If the member had left service with their employer prior to their death and had entitlement to a preserved benefit under the Pensions Act 1990, then the full value of the company pension scheme or PRB will be paid to their estate as a lump sum, subject to inheritance tax.

Dependant: means the member's spouse, registered civil partner, child under the age of 18 or under the age of 21 and still receiving full-time education or vocational training, or any other person who depends financially on the member.

Final Salary

There are three different ways of calculating final salary – see below. You, along with your financial adviser, can calculate the highest figure using one of the three options below and complete either question 2(a) or 2(b) in Section C(i) as appropriate. If you want Irish Life to calculate which option provides the highest salary figure, both 2(a) and 2(b) should be completed.

(i) (a) Basic PAYE salary in any 12 month period of the five years before the date of death (or date of leaving service if earlier)

plus

(b) the average of any variable PAYE payments (e.g. bonus /commission) for any three or more consecutive years ending on the last day used in (a) above.

(ii) The average of the total PAYE earnings for any three or more consecutive years ending not earlier than 10 years before the date of death (or date of leaving service if earlier).

(iii) The rate of basic PAYE salary at the date of death (or date of leaving service if earlier) or at any date within the year ending on that date plus the average of any variable PAYE payments calculated as in (i)(a) above.

Personal Pension, PRSA and PRSA AVC Death Claims

On the death of a plan owner, the full value of the Personal Pension or PRSA will be paid to the estate as a lump sum and will be subject to inheritance tax. As an alternative the Personal Pension or PRSA can be used to purchase a pension for life (an annuity) for a surviving spouse, registered civil partner or dependents of the deceased. The income paid from the pension will be subject to income tax and the Universal Social Charge.

Contact Details

Pensions Retirement Team

Irish Life Assurance

Irish Life Centre

Lower Abbey Street

Dublin 1

Email: PensionsRetirementTeam@irishlife.ie

Identification of Beneficiary of Life Assurance and Investment Related Policies

Supplementary Claim Form

We are obliged under AML legislation to identify the Beneficial owner of the proceeds of the policies.

Plan Number:

Plan Owner 1

Plan Owner 2

1. Beneficiary Details

For each Beneficiary of this plan please complete the following (refer overleaf for definition of a PEP or RCA)

First Name	Last Name	Address	Date of Birth	PEP/RCA	
				Yes	No
				Yes	No
				Yes	No
				Yes	No
				Yes	No
				Yes	No

Refer overleaf for definition of PEP/RCA

If you have answered Yes to PEP/ RCA question, please tick the box Overleaf.

2. PEP/RCA Status

Are any Trustees, Settlers, Appointers or; in the case of a company, a director or beneficial owner associated with this plans a PEP/RCA.

Yes No

If so please provide name address DOB and Role below (insert box below)

First Name	Last Name	Address	Date of Birth
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3. Signature

Please sign and date

Signature

Please be aware for all signatures typed herein, in conjunction with verified signature provider, you are electronically certifying this document, just as if you were physically signing on paper.

Date (dd/mm/yyyy)

Capacity in which you are signing

If signing as an executor, Administrator of a will, Next of Kin or as a solicitor please state the capacity in which you are signing. If you are signing on behalf of a Trust please state "Trustee".

If you are signing on behalf of a company you should precede your signature with "for and on behalf of 'company name'....."

Information Note

Who is a Politically Exposed Person (PEP)?

A "politically exposed person" means any individual, who currently is, or has at any time in the past 12 months, been entrusted with a prominent public function and performs one of the following roles :

Please tick if appropriate

- (A) A member of a parliament/ member of a legislature or equivalent
- (B) A member of a Supreme Court, Constitutional Court or any other high level judicial body which passes non-appealable verdicts (except in exceptional circumstances)
- (C) A member of a court of auditors or the board of a central bank
- (D) An ambassador, charge d'affairs or high ranking officer in the armed forces
- (E) A member of the administrative, management or supervisory body of a state owned enterprise

Who is a Relative ?

- (A) Any spouse of the Politically Exposed Person
- (B) Any person who is considered to be a common law spouse of the politically exposed person under law
- (C) A child of the politically exposed person
- (D) Any spouse of the child of a politically exposed person
- (E) Any parent of the politically exposed person
- (F) Any other family member of the politically exposed person who is of a prescribed class set out by the Department of Finance

Who is close associate ?

- (A) Any individual who has a joint beneficial ownership of a legal entity or legal arrangement, or any other close business relations with the politically exposed person
 - (B) Any individual who has a sole beneficial ownership of a legal entity or legal arrangement set up for the actual benefit of the politically exposed person
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*Ultimate Beneficiary

The Person(s) who will receive payment from the proceeds of this plan.

