How to complete the Discharge and Indemnity for

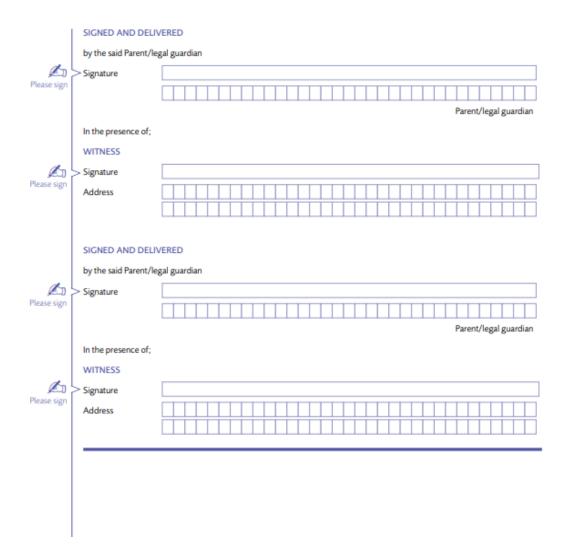
Small Gifts Exemption plans owned by Minors

DISCH	ARGE AND INDEMNITY -	
	GIFTS EXEMPTION PLANS	
Indemnity		4
can ONLY be	This form can only be used on small gifts exemption plans where the plan owner is a minor. It must be completed by the parents / legal guardians of the minor plan owner.	
completed	by the parents / regain guardians of the filling plan owner.	
by the parents /	To: Irish Life Assurance plc	
guardians of	Lower Abbey Street	
the minor	Dublin 1	
plan owner.	Re: Plan No: ("the plan") Insert correct plan number	
p.a	(trepari)	
Note:	Please cross out or delete as appropriate	Insert name/s
THIS FORM CAN BE COMPLETED BY THE	>I/We, and	and address of
MINORS PARENT /	of (address)	parents /
LEGAL GUARDIAN AND RETURNED TO IRISH LIFE		guardians –
AT THE ADDRESS BELOW, ONCE THE SAVINGS	being the parent(s)/legal guardian(s) of the owner of the plan,	may differ from Donors!!
PLAN IS IN PLACE.	(plan owner) name/s	
	of (address)	
Notes	address	
Note: *minor is defined as an	who is a minor* hereby:	
individual aged under 18.	request Irish Life Assurance plc (Irish Life) to acknowledge me/us as the authorised signatory/signatories minor	
Note:	to allow me/us request transaction(s), such as the following; - top up the plan and/or regular premium	
While every care has been taken in drafting this form,	- reduce the premium	
Irish Life Assurance cannot	switch funds stop the direct debit and/or change the direct debit details	
accept any responsibility for its suitability in any	skip the premium and/or make the plan paid up change the agency	
case or for its legal or tax consequences. The	- change the address	
form should be referred to the client's solicitor for	online access access to information and/or file request	
examination.	on foot of this discharge signed by me/us in the knowledge that the plan is owned Insert	
	minors structions and	
	requests in relation to the plan while the plan owner is a minor; and name	
	I/we as parent(s)/legal guardian(s) cannot borrow on the plan, cash in the plan or assign the plan; and	
	 indemnify and hold harmless and agree to keep indemnified and held harmless Irish Life Assurance plc and its Directors 	
	and employees and each of them against all judgements, decrees, orders, awards, costs, damages, losses, liabilities, expenses and claims howsoever arising in relation to the foregoing including but not limited to any claim by the plan owner	
	arising directly or indirectly out of any instructions or omissions by me/us in connection with the plan; and	
	 I/we confirm that I/we have obtained legal advice (or decided to waive my/our entitlement to legal advice) prior to signing this indemnity; and 	
	 to the extent that the above information includes personal data (as defined under the Data Protection Acts 1988 to 2018) of 	
	the plan owner, as parent(s)/legal guardian(s) of the plan owner, I/we will provide Irish Life with and request from Irish Life any such data. This personal data may include data Irish Life needs to satisfy its anti-money laundering requirements and	
	data to satisfy its requirements under the Common Reporting Standards (CRS) and the Foreign Account Tax Compliance	
	Act (FATCA). The application form that I/we may complete provides information on both CRS and FATCA.	
ILA 14455 (NPI 11-18)	Date on or after date plan was assigned to the minor	
	was assigned to the millor	

The document must be signed by the parent/s or guardians of the minor child.

The signatures must be witnessed.

The witness must be someone other than the other parent / guardians of the child. It can be the Advisor.



While the 'general' Indemnity will allow us to deal with the parents / guardians in relation to alterations during the life of the plan, it will not allow us to process an encashment on the plan. Advisory Services will need to draft a specific Indemnity for any encashments.

Any encashment will be made payable to the child as the plan owner.