

All Small Gift Exemption Plans for minors must be keyed by the New Business Team following receipt of a fully completed Pinnacle Application Form. They cannot be keyed by the Advisor.

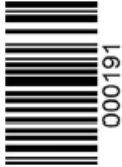
How to complete the Pinnacle Application Form

Pinnacle Application details

Before you give us your personal information please note that Irish Life has a Data Privacy Notice. This explains what your data protection rights are and how and why we use your personal information. This is always available on our website at www.irishlife.ie or you can ask us for a copy.

PLEASE READ THE QUESTIONS CAREFULLY BEFORE ANSWERING THEM AND USE BLOCK CAPITALS.

If any item is blank or illegible, this will cause a delay in processing your application.



Financial Adviser Details

Financial Adviser Name

Financial Adviser Code

If your Financial Broker or Adviser submits your application electronically Irish Life will only receive a copy of the Declarations section of this form. The original application form will be retained by your Financial Broker or Adviser and not checked by Irish Life.

1. Plan Owner Details (as applicable)

1(a). Personal Plan Owner 1

Title (Mr/Mrs/Ms etc)

First Name Initial

Last Name

Date of Birth Age Next Birthday

Gender Male Female

Country of Birth

Nationality

Precise Occupation

PPS Number

Address 1

Address 2

Address 3

County

Home Number

Mobile Number

EmailAddress

The section is completed by the 'Donor' the person paying the premiums on the plan

are obliged to
lish your Nationality
mply with Anti
y Laundering
requirements

PPS number should
contain 7 digits and 1
or 2 letters

If there are two 'Donors' paying premiums on the plan, this section is completed by the second Donor i.e. premiums from a joint bank account

This should be ticked 'No' as the plan is being taken out for the benefit of the child / minor beneficiary. The child's details are entered here.

are obliged to
with Anti Money
laundering
requirements
5 number should
contain 7 digits and 1
2 letters

1(b). Personal Plan Owner 2

Title (Mr/Mrs/Ms etc)

First Name Initial

Last Name

Date of Birth Age Next Birthday

Gender Male Female

Country of Birth

Nationality

Precise Occupation

PPS Number

Address 1

Address 2

Address 3

County

Home Number

Mobile Number

EmailAddress

1(c). Controlling Interest other than Personal Plan Owner

Are you taking out this plan on your own behalf? Yes No

If not, please fill in the following details:

Name of other party

Relationship or connection to you

1(d). Irish Life Trust

Is this plan issued in Trust with Irish Life? Yes No

If yes, has the appropriate Irish
If yes, please provide the following details:

Date of Deed

Title of Appointer (Mr/Mrs/Ms)

First Name of Appointer

Last Name of Appointer

Address 1

Address 2

Address 3

County

Contact Number

Please also answer relevant Foreign Tax Residency questions in Section 3.

1(e). Company Plan Owner

Registered Name

Trading Name (if any)

What Type of Company/Entity is this

Tax Number

Address 1

Address 2

Address 3

The plan is not issued in Trust.
This section does NOT need to be completed.

Please also answer relevant Foreign Tax Residency questions in Section 3.

Contact Number

EmailAddress

Names of Shareholders with 25% or more shareholding (if any)

Are any of the Controlling Persons of this entity resident for tax purposes in the U.S. or are they a U.S. citizen? Yes No

1(f). Other Plan Owner Type (Trust/Charity etc)

Type of Owner

Plan Owner Name

Tax Number

Address 1

Address 2

Address 3

County

Contact Number

EmailAddress

Trustee/Authorised Signatory Names:

2. Life Assured Details (if different from Plan Owner)

2(a). Life Assured 1

Title (Mr/Mrs/Ms etc)

First Name Initial

Last Name

Date of Birth Age Next Birthday

Gender Male Female

Address 1

Address 2

Address 3

County

2(b). Life Assured 2

Title (Mr/Mrs/Ms etc)

First Name Initial

Last Name

Date of Birth Age Next Birthday

Gender Male Female

Address 1

Address 2

Address 3

County

The child beneficiary is to be the life assured on the plan.
The child's details must be entered here.



Sections 3 and 4 of the application form relate to FATCA / CRS reporting and should be answered by the plan owners.

Advice on these sections, and any additional forms you might need, can be obtained from your Account Manager / Compliance contact.

Other items of importance :

Please confirm your preferred commission profile for this plan

Section 5 – Payment Details

Your client can gift up to €3000.00 tax free in any one year without impacting on the recipients appropriate group tax free threshold for CAT purposes.

€250.00 inclusive of Government levy per month or €3,000.00 inclusive of Government Levy yearly, with no Indexation - this is based on one Donor gifting the money.

Or

€500.00 inclusive of Government levy per month or €6,000.00 inclusive of Government Levy yearly, with no indexation – this is based on two Donor's gifting the money.

Please note, funds received above these thresholds may be subject to Gift Tax.

Please also note the preferred Start Date and Payment Collection Date (1st to 28th only), Payment Frequency and Bank Account Details for Source of Funds Purposes.

Section 6 - Fund Details

The investment can be split between, up to 10 funds. Please also ensure that the percentage adds up to 100.

Section 7 – Fund Switch Authority

N/A

Your Plan Communications

By Paper Post must be selected at New Business stage.

When the Plan Ownership transfers over to the minor, they will then have an option to amend to Online, if required.

All Savings and Investment Plans declarations and the SEPA Direct Debit Mandate must be completed by the donors

AML

Full Valid AML for Donor(s)

Passport or Birth Cert for the Minor

If the Donor's AML is Certified then the Minors AML must also be certified

Non Resident children / Beneficiaries :

From a Compliance perspective, our proposer / initial plan owner (the donor of the money) must be an Irish resident. But the child to whom the plan is being assigned can be a non resident. This is because the child is not our initial proposer / plan owner

Once the plan is issued, it is assigned by the Irish Resident donor, our initial plan owner, to the non resident child using our standard Deed of Assignment

Now, while that is fine from our perspective in Ireland, we do not know how such gifts would / should be taxed anywhere else in the worldthis should be clarified with a tax advisor who is familiar with other jurisdictions