

Declaration of Habitual Residence in the Republic of Ireland

This declaration must be completed where a proposer has a temporary absence from the Republic of Ireland (ROI) at point of sale.

Name _____

2nd Name _____ (if applicable)

Residential Address in ROI _____ (for correspondence)

Permanent Home in ROI _____ (if different from above)

PO Box or "Care Of" addresses are not acceptable
If Permanent Home differs from Residential Address, proof of permanent home will be required

Note: In this declaration the words referring to the singular also include the plural as applicable (e.g. "I" includes "we" and "am" includes "are")
*See overleaf for definitions relating to this declaration**

I confirm that I visited with (adviser's name) _____ at (location in the Republic of Ireland) _____ on ____ / ____ / ____ to arrange the above insurance policy and confirm that the business was conducted at that location.

I also confirm and declare the following to be true:

- My permanent home is in the Republic of Ireland
- My residential address is in the Republic of Ireland
- My bank account is in the Republic of Ireland
- I am working abroad on a short term temporary basis only and fully intend to return to work in the Republic of Ireland at the end of my contract term
- I am tax resident in the Republic of Ireland (*not required for Life Protection policies*)

I understand that where requested I will be required to produce evidence to support the above declarations.

Proposer Signature(s) _____ **Date:** ____ / ____ / ____

_____ **Date:** ____ / ____ / ____

I confirm the above details are correct.

Financial Adviser Signature _____ **Date:** ____ / ____ / ____

***Definitions relating to this declaration:**

Habitual Residence

A person's residential address and permanent home is in the Republic of Ireland. We will also require the person's bank account to be in the Republic of Ireland and for the person to be physically present in the Republic of Ireland at point of sale.

Residential Address

This is used for correspondence on the policy and is usually the permanent home of the policy owner. A PO Box address or "care of" address will not suffice.

Permanent Home

A person's permanent home is the true, fixed and principal abode of the person and is the establishment to which a person, whenever absent, has the intention of returning. A person normally has only one permanent home at a time.

This will usually also be the person's residential address.

Where a person is temporarily in the Republic of Ireland with a permanent home outside the Republic of Ireland, this will not satisfy this requirement.

Proof of ownership of a property or ownership of a holiday home is not proof of a permanent home.

A property which a person does not have continuous access to is unlikely to be their permanent home.

Temporary Contract

If a policy owner is habitually resident in the Republic of Ireland but is working on a temporary basis abroad on a short term contract e.g. 12 -18 month contract is likely to satisfy this requirement subject to the following:

- Proof of permanent home in the Republic of Ireland
- Proof of intention to return e.g. temporary work contract, proof of immediate family remaining in the Republic of Ireland

Tax Residency

The following are the Irish Revenue Commissioners definitions of Resident and Ordinary Resident and are provided for information purposes only.

Irish Life does not provide tax advice and recommends that independent advice is sought in relation to individual tax circumstances or that tax status is checked directly with the relevant tax authorities.

Resident

An individual will be regarded as being resident in Ireland for a tax year if s/he:

- *spends 183 days or more in the State in that tax year; or*
- *has a combined presence of 280 days in the State, taking into account the number of days spent in the State in that tax year together with the number of days spent in the State in the preceding year.*

Presence in a tax year by an individual of not more than 30 days in the State will not be reckoned for the purpose of applying the two-year test. Presence in the State for a day means the personal presence of an individual at the end of the day (midnight).

Ordinary Resident

The term "ordinary residence" as distinct from "residence" relates to a person's normal pattern of life and denotes residence in a place with some degree of continuity. An individual who has been resident in the State for three consecutive tax years becomes ordinarily resident with effect from the commencement of the fourth tax year. An individual who has been ordinarily resident in the State ceases to be ordinarily resident at the end of the third consecutive tax year in which s/he is not resident. Thus, an individual who is resident and ordinarily resident in the State in 2004 and departs from the State in that year will remain ordinarily resident up to the end of the tax year in 2007.