

NUI Galway Group AVC Plan Application

Please complete in BLOCK CAPITALS and tick (✓) where appropriate

Advisor's Name: Noel Hackett, QFA, RPA

Agency No.: 55011C

1. Employee information (for employees of civil service, public sector, state related agencies, HSE and Voluntary Hospitals).

Plan Reference Number:

Name of Group AVC Plan:

Employee Number:

Employee Dept/Location:

First Name: Surname: Sex: M F

Home Address:

Home Phone No.: Work Phone No.:

Mobile No.: Email Address:

Date of Birth:

D	D	M	M	Y	Y	Y	Y

 Occupation:

Marital/Civil Status:

Date of Joining Service:

D	D	M	M	Y	Y	Y	Y

 Date of Joining Superannuation Scheme:

D	D	M	M	Y	Y	Y	Y

Normal Retirement Age (NRA) under the main Superannuation Scheme is as follows:

- Those who joined before 1/4/2004 have an NRA range between 60 and 70 with 70 being the upper (compulsory) retirement age.
- Those who joined after 1/4/2004 but before 1/1/2013 have an NRA range between 65 and 70.
- Those who joined after 1/1/2013 have NRA aligned to the age at which they become entitled to claim the State Pension. Currently that is 66 if born before 1/1/1955, 67 if born between 1/1/1955 and 31/12/1960 and 68 if born after 1/1/1961. Employees can decide not to retire at their specified age and instead keep working up until 70 with 70 being the upper (compulsory) retirement age.

Please note that the contract is based on a retirement age of 65 except for those who joined after 1/1/2013 where it will be based on the State Pension Age. Under current Revenue rules benefits from this Group AVC Plan must be taken at the same time as benefits from the main Superannuation Scheme.

Salary (per annum): €

PPS Number:

Your annual contribution to the main Superannuation Scheme: €
(inclusive of any contributions being made to purchase notional service)

Date Employee is to be included in Group AVC Plan:

D	D	M	M	Y	Y	Y	Y

If you are entitled to any other retirement benefits under another pension arrangement (other than State Pension) please provide details:

Name of Scheme/Policy No.:

Years Service:

Insurance Company

2. Contribution details

This section relates to AVC Pension Contributions only.

Employee's Regular Additional Voluntary Contributions: € per annum.

or % of Plan Salary

Employee's Special Single Contribution: €

3. Investment details

Under the Group AVC Plan there is a wide choice of funds into which you can invest your contributions. The choice of funds allows you to select a fund to suit your own particular circumstances and attitude to risk.

Further information on your investment options is provided in the Investment Choice Member's Guide. The guide can be downloaded from www.newireland.ie and is also available from your Financial Advisor or Trustees who can also provide you with further details of the investment options.

Contributions will be invested in the IRIS Retirement Fund (the default Fund) unless stated otherwise.

If investing in IRIS, the IRIS Retirement Fund selected will match the Proposed Retirement Age you indicate below. Please check with your Financial Advisor that you are choosing a Proposed Retirement Age that is suitable for you under the rules of the scheme. Where the Proposed Retirement Age is left blank, we will match your IRIS fund to your normal retirement age. Please note that if you retire at a different age than the Proposed Retirement Age you indicate below then the IRIS Retirement Fund may not match your needs.

Proposed Retirement Age:



Risk Rating Scale

	Regular Contribution AVC	Single Contribution AVC
Lifestyle		
IRIS Retirement Fund (Default Investment Fund)	%	%
IRIS Annuity Option ¹	%	%
IRIS Lump Sum Option ²	%	%
Passive IRIS Retirement Fund††	%	%
Passive IRIS Annuity Option ¹ ††	%	%
Passive IRIS Lump Sum Option ² ††	%	%

¹ You should only choose this option if you plan to purchase an annuity at retirement.

² You should only choose this option if you plan to take a cash lump sum at retirement.

Very Low Risk ① ○ ○ ○ ○ ○ ○ ○ ○		
Pension Cash Fund††	%	%
Other Cash Fund#	%	%

Low to Medium Risk ○ ○ ③ ○ ○ ○ ○ ○ ○		
iFunds 3*	%	%
PRIME 3	%	%

Medium Risk ○ ○ ○ ④ ○ ○ ○ ○		
BNY Mellon Global Real Return Fund†	%	%
iFunds 4**	%	%
Pension Indexed Eurozone Long Bond Fund††	%	%
PRIME 4	%	%

Medium to High Risk ○ ○ ○ ○ ⑤ ○ ○ ○		
iFunds 5**	%	%
PRIME 5	%	%

High Risk ○ ○ ○ ○ ○ ⑥ ○ ○		
iFunds Equities***	%	%
PRIME Equities	%	%
TOTAL	100%	100%

* The management charge on this fund is 0.1% p.a. above standard.

** The management charge on this fund is 0.15% p.a. above standard.

*** The management charge on this fund is 0.2% p.a. above standard.

† The management charge on this fund is 0.35% p.a. above standard.

†† The management charge on this fund is 0.1% p.a. below standard.

New Ireland may from time to time provide additional cash funds for members. Further details are available from your advisor.

Please note that other fund related charges may also apply.

4. Data protection consent, employee's declaration and application

1. I apply for membership of the Plan and agree to be bound by the Rules of the Plan. I authorise deductions from my earnings in respect of any contributions required from me under the Rules of the Plan.
2. I declare that the statements in this application including any statements written at my request are true and complete and shall be the basis of my proposed inclusion in the Plan.
3. I confirm that I have received details of the available funds and that I understand the charge associated with each fund selected.
4. I confirm that I understand the risks associated with the fund(s) I have selected
5. I understand that neither the Trustees nor New Ireland are liable for the performance of the funds selected by me.
6. I authorise New Ireland to obtain information and benefit details from the trustee/administrator (and/or any relevant Life Office) of any Plan, arrangement or contract of which I am or have been a member.
7. I understand that any changes to the statements in this application before the proposed cover comes into force must be notified in writing to New Ireland.
8. I understand and accept that any changes will only take place on the next day that unit prices are calculated following receipt of the fully completed form at New Ireland's head office.

Please read the Data Protection wording at the end of this application before completing this part.

New Ireland is asking you for your consent to allow us use your Information to contact you for Marketing purposes. You have the right to withdraw this consent at any time by contacting us.

From time to time, New Ireland would like to let you know about services and products that we believe are relevant to you, which may make your life easier or offer you value. Please let us know if you're happy for us to do so.

Yes: No:

Where you are happy for us to contact you for these purposes please let us know how you would prefer us to do so.

Email Post
Phone Call SMS/Digital message

	Signature of Employee: <input type="text"/>	Date:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
			D	D	M	M	Y	Y

5. Data protection

This section provides a summary of how New Ireland Assurance Company plc (New Ireland) will use and process your Information. New Ireland is a life assurance and pensions company registered in Ireland.

New Ireland's contact details are as follows:

Address: 5-9 South Frederick Street, Dublin 2.

Email: info@newireland.ie

Telephone: (01) 523 9810

Website: newireland.ie

New Ireland's Data Protection Officer's contact details are as follows:

Address: Data Protection Officer, New Ireland Assurance,
5-9 South Frederick Street, Dublin 2.

Email: dataprotection@newireland.ie

As you read this section there are some terms that are important to understand.

"Information" means any personal data and/or information including health and non-health information given by you or on your behalf in connection with this application or any further information which may be given at a later stage in relation to the contract either in writing, by email, at a meeting or over the telephone including information contained in records of your transactions.

"EEA" means the European Economic Area and consists of the EU Member States as well as Norway, Iceland and Liechtenstein.

"Marketing" means direct marketing and cross-selling of the services and/or products provided by New Ireland or arranged by New Ireland with a third party.

What will we use your Information for?

The Information being collected on this form, any related document or as part of the online application if the application is being made online, is for the purposes of processing your application for a life assurance policy (contract) and administering the contract if put in place. Processing can include dealing with your Information to enable us comply with legal and regulatory requirements and/or using the Information to assess and deal with any claim you make. We will also use your Information where we legitimately need to do so to operate our business but this won't adversely impact on your fundamental rights. If you omit or do not provide the Information requested, if the Information provided is not true and/or complete or if you later request the Information be amended or erased, then you may not be able to proceed to take out a contract, any existing contract you have with us may cease and you may not be able to receive benefits under an existing contract.

The Information may be processed and disclosed to other parties as set out below. In some circumstances we will need to disclose the Information to relevant third parties (e.g. to meet Revenue or regulatory requirements). Where we have asked you to consent to us using your Information, we will only use it in accordance with the consent you provide.

Our Data Privacy Notice contains more details about how we process your Information. A copy is available on our website. Alternatively we would be happy to provide you with a copy at any time. Please contact us at the details set out above.

New Ireland and its duly authorised agents can:

- contact you by letter, phone, SMS, email or other electronic means in relation to the administration (including any review) of the contract you have entered into. This may include contacting you to provide you with general information relating to the contract at any time;
- hold and use the Information on computer file, in any other dematerialised form or in written hard copy on its own behalf and on behalf of other companies within the Bank of Ireland Group;
- use or pass the Information to third parties for administration, regulatory, customer care and service purposes in relation to the contract. This includes;

- | | |
|---|---|
| <ul style="list-style-type: none">• Reinsurance Companies• Mail Services Companies• Information Technology Companies• Brokers/Intermediaries• Auditors and Accountants• Pensions Authority• Research Partners | <ul style="list-style-type: none">• Revenue Commissioners• Employers• Trustees• Claims handlers• Third Party Service providers including medical screening, administrators and other service operators• Financial institutions/payment service providers |
|---|---|

5. Data protection (continued)

- disclose and/or transfer the Information to other countries, including countries outside of the EEA for any of the purposes specified in connection with the administration of the contract, to persons including entities who have been approved by New Ireland and in a manner compliant with applicable data protection legislation. The Information may be transferred to countries in respect of which the European Commission has not made an adequacy decision, however the transfer of Information will be made on the basis that appropriate safeguards including standard data protection clauses have been put in place. You may obtain a copy of these clauses by writing to New Ireland at the address stated above;
- use your Information to carry out statistical analysis and market research including for distribution quality management purposes and to determine product/campaign offerings and requesting your feedback to help improve our service;
- hold and store the Information for a period of time in accordance with a number of factors including to comply with;
 - any contractual obligations, including the type of contract or service we have provided.
 - any legislative or regulatory rules or codes set by authorities such as the Central Bank of Ireland, the Data Protection Commission, Revenue Commissioners, Government agencies.
 - the resolution of a legal or some other type of dispute.
- for certain types of contracts (e.g. life assurance protection contracts) make decisions based on automated processing including profiling. You have the right to obtain human intervention where you wish to express your point of view and/or contest the decision that is made.

You acknowledge that subject to certain conditions as set out in legislation you have the following rights in relation to the Information you have provided:

- You may request access to and/or rectification or erasure of the Information.
- You may restrict New Ireland from processing the Information.
- You may object to New Ireland processing the Information for certain purposes.
- You have the right to receive your information in a structured, commonly used and machine readable format (data portability).
- You understand that you have the right to lodge a complaint with the Data Protection Commission.



New Ireland Assurance Company plc.,

5-9 South Frederick Street, Dublin 2.

T: (01) 617 2000 F: (01) 617 2075.

E: info@newireland.ie W: newireland.ie