🚺 Irish Life

APPROVED RETIREMENT FUND (ARF) AND APPROVED MINIMUM RETIREMENT FUND (AMRF) WITHDRAWAL FORM

PLEASE READ EACH SECTION CAREFULLYBefore you give us your personal information it is important that you know what your data prote are and how and why we use your personal information. This is set out in the Irish Life Data Priv which is always available on our website at https://www.irishlife.ie or you can ask us for a copy.	vacy Notice
BEFORE COMPLETING IN BLOCK CAPITALS PLEASE ENCLOSE: A copy of a valid passport or driving licence and, if your address has changed, a copy of address of dated within the last 6 months. Please note any withdrawals taken from your Approved Retirement Fund (ARF) / App Retirement Fund (AMRF) are treated as income and will be subject to deduction of PAYE and other relevant levies.	
Irish Life plan number	
Personal Details	
Title (Mr/Mrs/Ms etc)	
First Name	
Surname	
Current Address	
In case we need to contact contact your Contact Number	
withdrawal Email address	
A copy of your valid passport or drivers licence. 1. I want to withdraw (specify amount) € gross from my pla 3. I want to set up a regular withdrawal of 5% 6% 7% 8% 9% Other 15%* (
A copy of a current utility bill or bank statement, if your address has changed. Payment frequency Monthly Quarterly Half yearly Yearly Date regular withdrawals are to start 0 1 Imm Yyyyyy *Please note the maximum regular withdrawal on some products is 9%, please refer to your Terms and Condit information. SECTION B. PLEASE READ IMPORTANT NOTE 2 ON THE NEXT PAGE BEFORE FILLING OUT FILL OUT FOR AMRF ONLY 1. I want to set up a regular withdrawal of 1% 2% 3% 4% from my AMRF 2. I want to make a one-off withdrawal from my plan (specify amount) €	tions for more
bill or bank statement, if your address has changed. Date regular withdrawals are to start *Please note the maximum regular withdrawal on some products is 9%, please refer to your Terms and Condit information. SECTION B. PLEASE READ IMPORTANT NOTE 2 ON THE NEXT PAGE BEFORE FILLING OUT FILL OUT FOR AMRF ONLY 1. I want to set up a regular withdrawal of 2% 3% 4% from my AMRF 2. I want to make a one-off withdrawal from my plan (specify amount) €	tions for more THIS SECTION. gross STATEMENT STATEMENT

	WITHDRAWAL CHECKLIST	
	1. I have provided my full bank details and enclosed a copy of a recent bank statement, dated within the last 6 months.	\bigcirc
	2. I have enclosed current photographic ID in the form of a current passport or driving licence.	\bigcirc
If applicable	> 3. I have enclosed address verification (utility bill / bank statement) dated within the last 6 months, in my name.	\bigcirc
	4. I have specified the amount I want to withdraw.	\bigcirc
	5. I have contacted my local tax office to allocate tax credits to Irish Life reference number 4820009C if I have these available.	\bigcirc
	6. I have signed and dated this form.	\bigcirc
	I have indicated above which action I want to proceed with.	
lease sign and date	> Signature Date 1 1	

IMPORTANT POINTS TO NOTE:

1. Plan value

The value of your plan will be based on the date we receive all completed documentation into our Head Office in Dublin.

2. AMRF

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If your plan is an AMRF, you may only make one withdrawal each year. If you select less than 4% of the value of your funds, you cannot withdraw the balance at a later stage that year. You will have to pay tax on any withdrawal. If you make a one-off withdrawal, you may be subject to an early withdrawal penalty. When you are 75 or if you are in receipt of the then guaranteed minimum pension income before age 75, you can make withdrawals at any time subject to the deduction of relevant tax.

3. Taxation

All withdrawals are subject to the deduction of tax, PRSI (applicable until age 66) and the Universal Social Charge.

In order to deduct the correct amount of tax, we need a tax certificate allocating tax credits to **Irish Life's tax reference number 4820009C**. You should contact your local tax office to arrange for this **prior** to making your withdrawal. Please note that any tax credits available can only be applied up to the date that the withdrawal is made. For example, if you make a withdrawal in April then a maximum of 4 months credits can be applied to the withdrawal depending on the payroll period in which the payment is made.

4. Early withdrawal charge that may apply to your withdrawal

In certain cases where you wish to take money from your plan less than 5 years after you invested it, we will take an early withdrawal charge from the accumulated fund value. This charge is a percentage of your accumulated fund, which depends on the number of years (or part of a year) between the date you take your money out and the 5th anniversary from the date you put your money in. This means that you may have different withdrawal charges on different parts of your accumulated fund if you have made additional payments. This will depend on how the plan is set up initially. The early withdrawal charge does not apply to the automatic income facility on your plan.

5. Delay periods

We may delay total or partial withdrawals from a property fund for up to six months from the time we received your request. Delayed withdrawals will be based on the value of units at the end of the notice period. Please refer to your Terms and Conditions booklet for more information.

6. Market Value Adjuster

We may apply a market value adjuster to the cash-in value of your plan. This is where we reduce the cash-in value of certain funds if you make an early withdrawal. This applies to the Secured Performance Fund and the Capital Protection Fund (formerly called the Exempt Guaranteed Fund). Please refer to the Terms and Conditions booklet for more information.

When will we not apply the market value adjuster?

If you are invested in an ARF/AMRF and you make partial encashments not exceeding 20% of the Secured Performance Fund in any one year. Irish Life reserves the right to change or remove this concession at a future date. This is at the company's discretion and is subject to review.

Irish Life Assurance plc is regulated by the Central Bank of Ireland.

