

ARF/AMRF Withdrawal form

Don't forget to enclose:

A clearly legible certified (see Note 5 below) copy of photo ID (e.g. valid passport or driving licence) and, if your address has changed, a certified address ID (e.g. utility bill or bank statement dated within the last 6 months.)

Or

Copies of utility bills/bank statements (from two separate entities, dated within the last 6 months) and a clearly legible copy of your current passport/driving licence.

And

Evidence of the bank account you want the payment to go to.

Please note any withdrawals taken from your ARF/AMRF are treated as income and will be subject to deduction of PAYE and other relevant levies.

Ark Life plan number

Personal Details

First Name

Surname

Current Address

Contact Number

Email address

PLEASE TELL US WHAT ACTION YOU WOULD LIKE TO TAKE

1. I want to withdraw (specify amount) € gross from my plan

2. I want to withdraw all my funds

3. I want to set up a regular withdrawal of %

Payment frequency Monthly Quarterly Half yearly Yearly

Date regular withdrawals are to start 01 / mm / yy / yy

THIS APPLIES TO AN ARF ONLY.

I want to withdraw 4% or Other, if less € from my AMRF

Please see **Important Note 2** on the next page

THIS APPLIES TO AN AMRF ONLY.

PLEASE ENCLOSE A COPY OF A BANK STATEMENT DATED WITHIN THE LAST 6 MONTHS. THE STATEMENT SHOULD SHOW YOUR NAME & ADDRESS, IBAN, BIC AND BANK BRANCH AND ADDRESS. THIS STATEMENT SHOULD BE FOR THE ACCOUNT YOU WISH PAYMENT TO BE MADE INTO (There is no requirement to show any account transactions).

Please note that the bank account details provided must be your own bank account details or an account held jointly by you. Payments cannot be made to a third party account.

Name of Bank

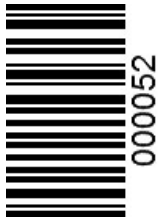
Address of Bank

Account Holders Name

Bank Identifier Code (BIC)

IBAN

PLEASE READ EACH SECTION CAREFULLY BEFORE COMPLETING IN BLOCK CAPITALS




In case we need to contact you about your withdrawal

Please provide your bank details for payment to go directly to your bank account

WITHDRAWAL CHECKLIST

- If applicable
1. I have provided my full bank details and enclosed a copy of a recent bank statement, dated within the last 6 months.
 2. I have enclosed current photographic ID in the form of a current passport or driving licence.
 3. I have enclosed address verification (utility bill / bank statement) dated within the last 6 months, in my name.
 4. I have specified the amount I want to withdraw.
 5. I have contacted my local tax office to allocate tax credits to Ark Life reference number 9545850S if I have these available.
 6. I have signed and dated this form.
- I have indicated above which action I want to proceed with.

 Please sign and date

Signature Date / /

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

If your plan is an AMRF (Approved Minimum Retirement Fund), you may only make one withdrawal each year up to a maximum of 4% of the value of your funds at that time. You will have to pay tax on any withdrawal. 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.

It is not possible to set up a regular withdrawal from an AMRF.

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 **Ark Life's tax reference number 9545850S**. 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. 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.

5. Certified copy of documents

As part of the Money Laundering and Terrorist Financing Act 2010, we require identification from all customers when a withdrawal is made from an ARF or AMRF. This is done via a proof of identity and a proof of address in order to protect you and your finances.

Certification means that the ID and address details have been seen by someone authorised to confirm that they are genuine with respect to the customer carrying out the transaction. A certifier must confirm that they have seen the original document and must date, sign and stamp each document.

Who can certify my documents?

- Financial Advisor
- Garda Síochána
- Practising Chartered and Certified Public Accountants
- Embassy/Consular Staff
- Justice of the Peace or Commissioner for Oaths
- Notaries Public/Practising Solicitors
- Regulated financial or credit institutions representative

Ark Life
Assurance Company dac