



Non-Standard

# Personal Retirement Savings Account

*PRSA Application Pack*



## Documentation Checklist ...

- Fully completed and signed Application Booklet
  - › Client and Trustee
- Bank Account Opening Mandate and Addendum signed by the Client
- Bank Authorisation letter to transfer funds
- Contact details of Pension Administrator from which the Client is transferring
- Detailed Schedule of Assets to be transferred in specie
  - › If cash only – N/A
- Cheque for Investment Amount or Confirmation of EFT
  - › Cheque to be made payable to 'Client's Name PRSA'
- Signed and completed Investment Instruction / Investment Declaration form
- Certified Copy of Proof of PPSN
- Certified Copy of 1 Utility Bill / Bank Statement
  - › Not more than 6 months old
- Certified Copy of Photo ID
  - › Valid and in date driving licence or passport
- Certificate of Benefit Comparison
  - › Required when existing pension is to be transferred is from an Occupational Pension Scheme, valued over €10,000
  - › Not required if the individual proposing the transfer is leaving Employment or the Occupational Pension Scheme is in the course of winding up (in which case a copy of the signed Winding Up Resolution will be required)
- Client has been provided with a Preliminary Disclosure Certificate, incorporating sample client details
- Signed Pension Transfer Instruction Form

## PRSA Irish Property Purchase Checklist ...

- 2 separate solicitors must be appointed to arrange legal work
  - › One for seller and one for purchaser
- Important points to note for legals:
  - › Property must be registered in the name "Wealth Options Ltd as Trustees of Client Name PRSA"
  - › The client is free to choose any solicitor from the Wealth Options Ltd panel of solicitors. Please contact the office for further details.
  - › A Property Management Company must be appointed.
- The following are important points to note for liquidity as there must be sufficient liquidity in the PRSA to meet ongoing requirements:
  - › What is the property purchase price?
  - › Is the property residential / commercial?
  - › Will stamp duty apply to the purchase?
  - › Will this property purchase in any way breach the Revenue's "arms length" rules?
  - › Is there a management company in place to manage the property upkeep, repairs etc?
  - › What is the annual fee for the management company?
  - › Is there a letting agent in place to manage tenancy, lettings, tenant queries, rent collection etc?
  - › What is the annual fee for the letting agent?
  - › Are there tenants in place? If so, Wealth Options Ltd need to sight the tenancy agreement to confirm current rental income
  - › Rent must be paid directly to the PRSA bank account
  - › Are there any renovations or furnishing costs planned?
  - › Non principal private residence tax payable annually on residential properties
  - › Local Property Tax payable annually on residential properties
- All properties should be independently valued annually. The valuation fee is payable by the PRSA.

# Non-Standard PRSA Application Form ...

## Financial Broker Details

Financial Broker Firm	<input type="text"/>		
Financial Broker Name	<input type="text"/>	Financial Broker Email	<input type="text"/>
Financial Broker Contact No	<input type="text"/>	Central Bank Ref No	<input type="text"/>

## Section A: PRSA Holder's Details

Ms. <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Other <input type="checkbox"/>	Nationality	<input type="text"/>
Surname	Are you a Resident of Ireland?	Yes <input type="checkbox"/> No <input type="checkbox"/>
First Name	If no, please confirm your country of Residence:	<input type="text"/>
Date of Birth	Country of Tax Residence	<input type="text"/>
Telephone	<i>If you are tax resident in multiple countries please advise</i>	
Address	Status:	Married <input type="checkbox"/>
Eircode		Single <input type="checkbox"/>
Email:		Widow(er) <input type="checkbox"/>
PPSN No:		Separated <input type="checkbox"/>
Chosen Retirement Age*		Divorced <input type="checkbox"/>
Are you, or the beneficial owner, a PEP or a relative or close associate of a PEP?***		Civil Partnership <input type="checkbox"/>
Yes <input type="checkbox"/> No <input type="checkbox"/>	<b>Spouse Details</b>	
	Surname	<input type="text"/>
	First Name	<input type="text"/>
	Date of Birth	<input type="text"/>
	Pension Adjustment Order**:	Yes <input type="checkbox"/> No <input type="checkbox"/>

\* Age 60-75. If left blank, we will assume your chosen retirement age is 75.

\*\* If yes, please provide a certified copy of the order.

\*\*\* A PEP (Politically Exposed Person) is defined as a person who is, or has at any time in the preceding 12 months been, entrusted with a prominent public function.

## Section B: Occupation Details

Occupation	<input type="text"/>	
Employed <sup>1</sup>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Salary € <input type="text"/>

Please tick which one of the following best describes your occupation status:

### Employee

Manager, Professional, Technical Administrative	<input type="checkbox"/>	Sales	<input type="checkbox"/>
Clerical & Secretarial	<input type="checkbox"/>	Plant & Machinery Operative	<input type="checkbox"/>
Trade, Craft & Related	<input type="checkbox"/>	Other Employee	<input type="checkbox"/>
Personal & Protection Services	<input type="checkbox"/>		

OR

### Self Employed

Self Employed <sup>2</sup>	Yes <input type="checkbox"/> No <input type="checkbox"/>		
If yes, please tick one of the following options:		Agriculture <input type="checkbox"/>	Other <input type="checkbox"/>

OR

### Unemployed

Unemployed	Yes <input type="checkbox"/> No <input type="checkbox"/>
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1 You are in receipt of remuneration chargeable to income tax under Schedule E from an office or employment held by you.

2 You are in receipt of income chargeable to income tax under Schedule D which is immediately derived from carrying on a trade or a profession, either as an individual or as a partner personally acting in a partnership.

## Section C: Contribution Details

### Single Contribution\*

Employee €  Employer €  AVC €

Payment Type: EFT  Cheque

### Regular Contributions\*

Employee €  Employer €  AVC €

Payment Type: Cheque Only Frequency: Monthly Only

Commencement Contribution Date:

*\*If contributions are being made by cheque, they should be made payable to 'Client's Name PRSA'. If being made by EFT, please contact the office for bank account details.*

### AVC PRSA Plan Details

Is this scheme an AVC PRSA? Yes  No

If yes, please confirm the following details:

OPS Trustee Name:  Normal Retirement Age:

Address:

Telephone No:  Email:

Date of joining company:   /   /

## Section D: Transfer Details

Name of Pension Scheme  Pension Authority Reference

Revenue Reference Number  Normal Retirement Age

Name(s) of Trustees

Name of Employer

Is there a Pension Adjustment Order in place? Yes  No  *If yes, please provide evidence of same.*

Is the transferring scheme: Defined Benefit  Defined Contribution  Another PRSA   
Personal Pension Plan (RAC)

If this transfer is from a PRSA, is this a vested PRSA? i.e. have you taken retirement benefits from it previously? Yes  No

Employee	Employer	AVC	Total
€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>

I authorise the Administrator of the above scheme to transfer to a Wealth Options Ltd Personal Retirement Savings Account the amount which in the opinion of the said Trustees represents the value of my benefits on withdrawal under the Plan. In consideration of the payment of such transfer value to a Wealth Options Ltd Personal Retirement Savings Account, I hereby release the Trustees of the Plan from all liability to me and my dependents in respect of all benefits under the plan with effect from the date of such transfer.

**Signature Required**

PRSA Holder  
Signature

Date:   /   /

**Please Note: If the above details are not completed, the application cannot be processed.**

## Section E: Investment Strategy Details\*

Please **tick** one of the following in relation to which investment strategy you would like to adopt (if you do not select one of these you will be included in the default investment strategy):

### 1. Personal Investment Strategy

I choose to have my funds placed on deposit pending further instruction for investment from myself - Details of such investments can be completed in the PRSA Investment Instruction Form on Page 7 of this application booklet (Overleaf). If this PRSA Investment Instruction Form on Page 7 is left blank then your funds will be kept in cash on deposit until an investment instruction is received.

OR

### 2. Default Investment Strategy

If you choose the default investment strategy, all contributions must be made in accordance with this strategy)

Please supply all marketing and compliance documentation relating to these investments to Wealth Options Ltd.

***\*Wealth Options Ltd will ensure that there is sufficient liquidity in the PRSA for payment of fees before an investment is made.***

## Section F: Declarations

**Warning: If you propose to take out this PRSA in complete or partial replacement of any existing policy, please take special care to satisfy yourself that this policy meets your needs. In particular, please make sure that you are aware of the financial consequences of replacing your existing policy. If you are in doubt about this, please contact your current provider or financial broker.**

### Data Protection Notice

Wealth Options Ltd ("Wealth Options") will keep the information you provide, for the purposes of, and in connection with, this application, about yourself and about third parties confidential. Wealth Options will use it to administer this application and any subsequent appointment (agreement), and in order to comply with legal obligations imposed on it. Wealth Options is committed to safeguarding your personal data through its obligations under the Data Protection Acts. Further details of our data processing practices and your data protection rights are included in our Data Protection Policy. This policy is available on our website and/or in hard copy format from Wealth Options Ltd., Elm House, Millennium Park, Naas, Co. Kildare.

This is my application for a Wealth Options Limited Personal Retirement Savings Account (PRSA).

I declare that, to the best of my knowledge and belief, all the details provided are true and complete whether in my handwriting or not and that this application and declaration shall form the basis of my contract with Wealth Options Limited. I confirm that I have read and accept the General Terms of Business, the Preliminary Disclosure Certificate and the terms and conditions set out in the marketing documentation and I understand that the contract will start when you accept my application.

I confirm that I have received Appendix B on PRSAs.

I declare that, to the best of my knowledge, my investment is from an approved source.

I confirm that I have received financial advice prior to the establishment of the PRSA and that Wealth Options Limited have not provided any advice to me with regard to this PRSA. I agree that where I have selected fund(s) other than the Default Investment Strategy, by signing this declaration, and any supplementary application, I am providing written confirmation that I do not wish to avail of the Default Investment Strategy. I understand that values can go down as well as up. I understand that if there is gearing involved in an investment there may be a higher degree of risk involved in that investment. I understand that if I decide to exercise my cooling off option on an insured product, my fund will be refunded less the adjustment for any downward movement in the unit price from the date of the investment to policy cancellation date.

I understand that the investment risks associated with a Non-Standard PRSA may be higher than those under a Standard PRSA. I am satisfied that this Non-Standard PRSA is an appropriate product for me.

I consent to Wealth Options Limited applying for units in a Unit Trust on behalf of my PRSA. Wealth Options Limited are trustees of the Unit Trust and I may also be investing in a product either produced or promoted by Wealth Options Limited. There is no conflict of interest here as Wealth Options Limited as trustees of the Unit Trust will operate under my instruction as the beneficial owner of the PRSA.

I wish for Wealth Options Limited to invest in the products noted on the attached Investment Instruction Form / Declaration and any subsequent Investment Instruction Declarations. I understand that this investment will be made by the Unit Trust and will be subject to the provisions of the Trust Deed as amended.

I hereby declare that I am aware of, understand and have taken such advice as I deem appropriate in connection with Revenue guidelines and practices for investments within PRSAs. I confirm and acknowledge that the investment(s) held within my PRSA are or shall be in conformity with or do not or shall not to the best of my knowledge, contradict the guidelines. I hereby consent to the provision of information by Wealth Options to the Revenue Commissioners, The Pensions Authority and any regulatory or government authority or exchange having control or jurisdiction over us, if requested, in relation to this PRSA.

By signing this form I am indemnifying Wealth Options Limited against any and all costs and claims incurred or suffered arising directly or indirectly out of the signing by Wealth Options Limited of any investment application and/or making the investment or otherwise in connection with the investment.

I agree that Wealth Options Ltd may receive information in respect of any transfer value or contribution amount from the transferring Trustees / Life Office and I authorise them to give Wealth Options Ltd this information. I authorise any insurance provider or pension trustees to provide details of any pension plan or scheme or pension annuity currently or previously applying to me that Wealth Options Limited may require.

Where applicable, I, as an employee, consent to my employer having access to details of my application in order to facilitate the deduction of my personal contributions from my salary. I also understand that the commencement date of the contract and the timing of any subsequent changes to contributions will be subject to my Employer making the necessary changes in my payroll.

I consent to Wealth Options Limited seeking relevant information relating to my past, present, future employments and pension arrangements from any employers, trustees, administrators, or pension providers and I authorise the giving of such information. I confirm I have read and accept the Data Protection Notice and I agree that my personal information may be used for the purposes described.

I hereby authorise and agree that Wealth Options may request my signature using electronic software including DocuSign. The acceptance of electronic agreements is governed by the Electronic Commerce Act 2000 (the "Act") and EU Regulation No 910/2014 (the "eIDAS Regulation"). If either party accepts/signs documents by using an electronic signature and/or an electronic signing platform (and/or by accepting the terms and conditions of an electronic signing platform, if applicable), each party agrees that: the document will be accepted using an electronic process as outlined in the Act and the eIDAS Regulation; they will not seek to avoid their responsibilities under this document based on the fact that one or more parties signed this document using an e-signature as opposed to a hand-written signature on paper; either party can store copies of the document electronically and use these copies for legal purposes.

I authorise the Revenue Commissioners and the Department of Social and Family Affairs to give Wealth Options my most recent address held on their records at any time in the future.

I authorise Wealth Options Limited to deduct all fees, charges and relevant taxes as and when they fall due for payment. All fees have been explained to me and I am satisfied with the fees. I am aware that additional fees may be applied as a result of my underlying investment.

I confirm I have read and accept the terms surrounding the termination process of my PRSA.

I understand that Wealth Options Limited may hold funds on account for liquidity purposes.

**Signature Required**

PRSA Holder Signature

Date   /   /

I confirm that I have met the above-named client, explained the product to them and have given them suitable advice.

**Signature Required**

Financial Broker Signature

Date   /   /

**Warning: Please note that the provision of this service provided by Wealth Options Ltd does not require licensing, authorisation, or registration with the Central Bank and, as a result, it is not covered by the Central Bank's requirements designed to protect consumers or by a statutory compensation scheme.**

**Notes**

Please use this area to provide extra information in relation to any of the questions in the application form. Please indicate which question the extra information relates to.

# PRSA Investment Instruction Form ...

## Client Details

Name of PRSA

Investment Instruction

Fund / Investment Name	Amount to be invested*		
	€	/	%
	€	/	%

Please supply all marketing and compliance documentation relating to the investments to Wealth Options Ltd - prospectus, loan/investment agreement, brochures, fact sheet, memorandum. These documents should provide complete clarity on all investment charges, fees and commissions. Please note that no investments with fixed fees or performance fees can be facilitated.

## Declaration

- I instruct Wealth Options Limited to sign any relevant documentation to invest in the above mentioned product. I understand that this investment may be made by the ARF Unit Trust and will be subject to the provisions of the Trust Deed as amended. I consent to Wealth Options Ltd. applying for units in the ARF Unit Trust on behalf of my PRSA. I understand that Wealth Options Ltd. are trustees of the ARF Unit Trust and I may also be investing in a product either produced or promoted by Wealth Options Ltd. There is no conflict of interest here as Wealth Options Limited, as trustees of the ARF Unit Trust, will operate under my instruction, as the beneficial owner of the PRSA.
- I agree that in consideration of Wealth Options Limited agreeing to sign the investment application form and any related documents, I will indemnify Wealth Options Limited against any and all costs and claims incurred or suffered by Wealth Options Limited arising directly or indirectly out of the signing by Wealth Options Limited of the investment application and/or making this investment or otherwise in connection with the investment and;
- I accept that the investment may be subject to AIFMD legislation and have taken advice on this matter and;
- I acknowledge that Wealth Options Limited have provided no financial advice on this investment and have no responsibility to carry out suitability or appropriateness assessments or to carry out due diligence on this investment. I certify that I have received independent financial advice prior to the making of this investment. I understand that values can go down as well as up. I understand that if there is gearing (lending) involved in an investment there may be a higher degree of risk involved in that investment. All fees in the investment have been explained to me and I am satisfied with the fees.
- In the event that a proposed investment return is not paid by the investment I confirm my agreement to pay the PRSA annual management fee as and when it falls due.
- I hereby consent to the provision of information to the Revenue Commissioners if requested in relation to this investment.
- If I decide to exercise my cooling off option on an insured product, I understand that my fund will be refunded less the adjustment for any downward movement in the unit price from the date of the investment to policy cancellation date.
- I agree that Wealth Options Limited shall not be liable for any loss or depreciation that may occur in an intended investment during the time taken from the signing of the instruction documentation by the PRSA holder to the time the funds are transferred.

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**Signature Required**

Signature of PRSA Holder



Date

## Data Protection Acts

Wealth Options Ltd ('Wealth Options') will keep the information you provide, for the purposes of, and in connection with, this application, about yourself and about third parties confidential. Wealth Options will use it to administer this application and any subsequent appointment (agreement), and in order to comply with legal obligations imposed on it. Wealth Options is committed to safeguarding your personal data through its obligations under the Data Protection Acts. Further details of our data processing practices and your data protection rights are included in our Data Protection Policy. This policy is available on our website and/or in hard copy format from Wealth Options Ltd., Elm House, Millennium Park, Naas, Co. Kildare.

I confirm that I have met the above named client, explained the product to them and have given them suitable advice.

**Signature Required**

Financial Broker Signature



Date

# PRSA Investment Declaration ...

Name of PRSA:  (the "Scheme" )

Name of Trustee: Wealth Options Ltd. (the "Trustee")

Details and nature of proposed investment(s):

(the "Investment(s)" )

I hereby declare for the benefit of the Trustee that I am aware of, understand and have taken such professional advice as I deem appropriate in connection with the Revenue guidelines and practices for PRSAs (the "Guidelines") and their application to the Investment(s), and I confirm and acknowledge that the Investment(s) are or shall be in conformity with and do not or shall not, to the best of my knowledge, contradict the guidelines. I confirm and acknowledge that the investment(s) is/are being undertaken at my request and direction and agree to release, indemnify and hold harmless the Trustee from any and all liability in connection with or arising from the investment(s) being deemed to breach the guidelines. A summary of current guidelines is detailed overleaf for convenience only – your professional adviser will need to advise you of any changes affecting the guidelines and updates may also be obtained on the Revenue's website [www.revenue.ie](http://www.revenue.ie).

## It is further AGREED as follows:

By signing this form I am indemnifying Wealth Options Ltd against any and all costs and claims incurred or suffered by the trustee arising directly or indirectly out of the signing by the Trustee of the investment application and/or making the investment or otherwise in connection with the Investment. I understand that the Trustees reserve the right to refuse an investment.

Signed:



PRSA Holder Signature

**Signature Required**

Name:

[BLOCK CAPITALS]

Date:

Witnessed by:



Financial Broker Signature

**Signature Required**



## PRSA Investment Restrictions ...

As the PRSA Holder directing the investment of your Personal Retirement Savings Account, you should be aware of certain investment restrictions which apply to your fund.

### These restrictions arise from:

- The Revenue Commissioners, as a condition of approval of your fund. Contravening these restrictions could trigger a forced distribution of the asset from your PRSA; these investments are therefore prohibited for your fund.
- Tax legislation (s779A Taxes Consolidation Act 1997) which make certain investment transactions by your fund not tax efficient for you, by causing a forced withdrawal from the fund of the assets and funds involved, together with an associated tax charge for you. As such a transaction would not be in your best interests, these investment transactions should also be considered to be prohibited for your fund.
- Part X of the Pensions Act 1990, as amended. This legislation restricts the charges and fees that may be charged under a PRSA.

### Prohibited investments

The following investments and transactions are therefore **prohibited** for your fund:

- Buying assets from or selling assets to yourself, or anyone connected with<sup>1</sup> you.
- A loan from your fund to yourself or to anyone connected with you, including to your employer;
- Shares, loans, debentures, etc. in the business of anyone connected to you;
- Tangible movable assets, such as works of art, wine, gold, jewellery, cars, yachts, racehorse, technology devices, etc.
- Residential or holiday properties, to be used by you or by anyone connected with you for this purpose;
- Commencement of the personal use by you, or by anyone connected with you, of a residential or holiday property previously held by the fund as an arm's length investment;
- Commencement of the use for business purposes by you, or by anyone connected with you, of a property previously held by the fund as an arm's length investment;
- Shares, loan notes, debentures, etc. in a company which is a 'close company'<sup>2</sup>, at a time when you, or anyone connected with you, is already an investor in that company;
- Shares in a private company whose value would exceed 5% of the fund's assets or 10% of the private company's share capital;
- The acquisition of a property where any one of the following would apply:
  - The vendor is not at arm's length to you or anyone connected with you;
  - The property is to be held for only a short period and then sold on;
  - The property is to be used in a business you are involved in, or anyone connected with you is involved in;
  - The property is to be developed and then sold on, within a short period;
  - An overseas property<sup>3</sup>;
  - The purchase of the property would leave insufficient liquidity in your fund to provide benefits on death and for annual distributions or fees;
  - Any renovation or works carried out on a property held within the PRSA must be completed on an "arms-length" basis i.e. by providers, contractors etc that have no connection to the PRSA holder. Invoices should be paid by the builder / contractor and included in the invoice to the PRSA for the works and paid directly from the pension fund. All invoices must be issued to the PRSA name and addressed to the property address.
- An investment (including joint investment with others) in an investment fund where someone connected with you is an investor and there is an arrangement by which the value of that other person's holding in the fund can increase at the expense of the value of your fund's holding in the fund.

### Prohibited Charges

- As set out in s.104 of Part X of the Pensions Act 1990
- No fixed charges
- Any charges must be expressed as percentage of contribution or percentage of fund value

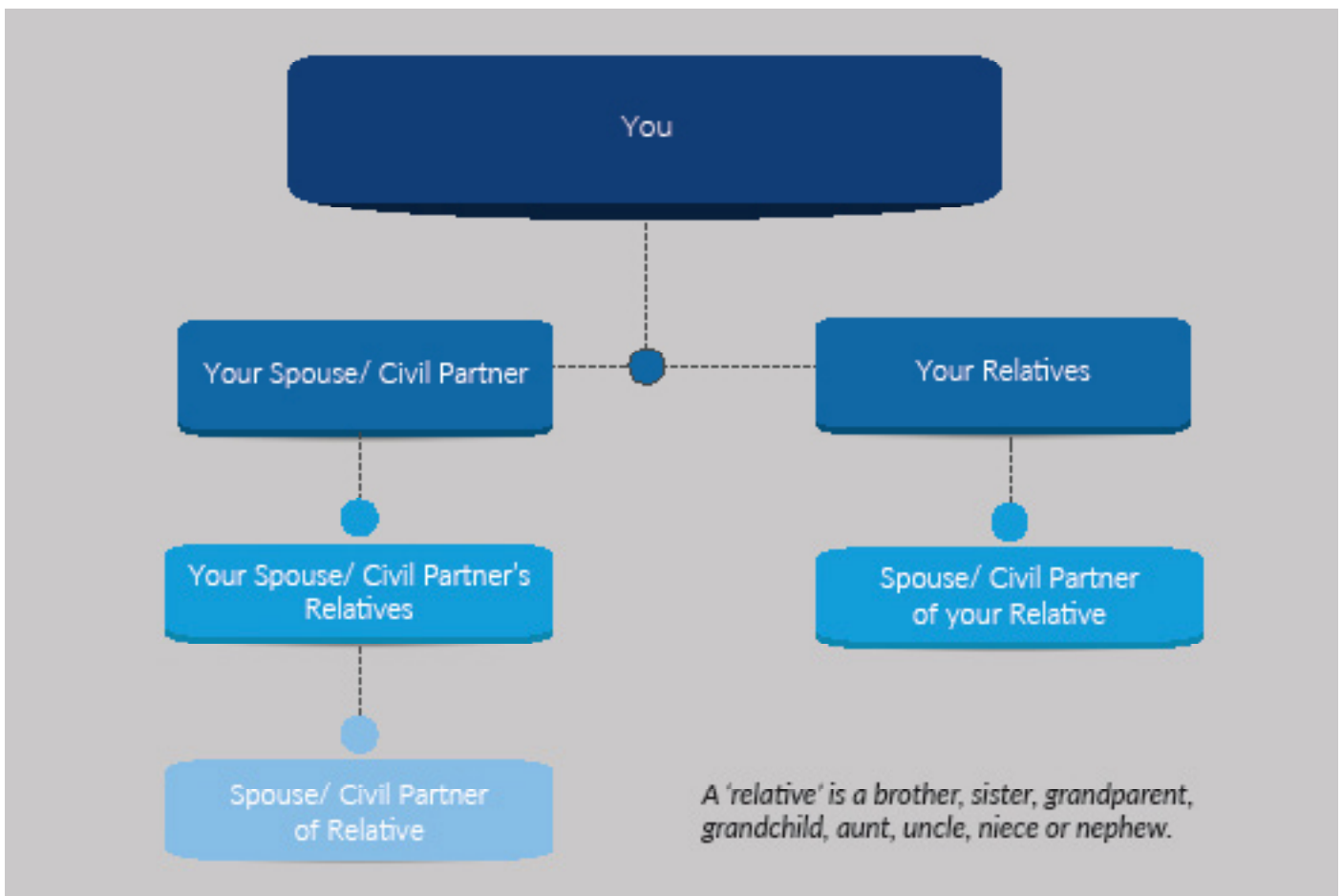
1. *The term 'connected with' is very wide; see overleaf for a more detailed explanation*
2. *The term 'close company' is explained in more detail overleaf*
3. *Overseas properties are allowed in certain circumstances, subject to a number of restrictions*

## 'Connected with' ...

Certain investments and transactions involving persons 'connected with' you are, as outlined above, prohibited. For this purpose, the following are deemed to be 'connected with' you

- Your spouse or civil partner;
- Your relatives, i.e. your brother, sister, parents, grandparents, children, grandchildren, aunt, uncle, niece or nephew;
- The spouse or civil partner of a relative of yours, as above. E.g. your grandchild's spouse is connected with you.
- A relative of your spouse or civil partner, i.e. your spouse's brother, sister, parents, grandparents, children, grandchildren, aunt, uncle, niece or nephew; e.g. your father in law is connected with you.
- The spouse or civil partner of a relative of your spouse or civil partner, as above. E.g. your sister in law is connected with you.
- A company where you (possibly in conjunction with others connected with you) have control over that company; and
- A business partner of yours, including their spouse or civil partner and relatives.

## Individuals who are connected with you ...



## Close company ...

Investments by your fund in a close company (or in a company which would be a close company if resident in the State) are prohibited if you or anyone connected with you are already an investor, e.g. shares or loans, in that company.

For this purpose a 'close company' is defined in s10 Taxes Consolidation Act 1997 and includes a company:

- under the control of five or fewer investors in the company; or
- under the control of its directors who are all investors in the company.

Most Irish resident companies are 'close' companies. A company owned by a small number of individuals or a family company will likely be a close company. However most companies listed on the stock exchange will likely not be close companies.

### Important

We believe this list of prohibited investments to be correct as at April 2018. However Revenue Practice and tax legislation can change over time and hence the list of prohibited investments can change from time to time.

## Property Investment Questionnaire ...

As the PRSA Holder directing the investment of your Personal Retirement Savings Account, you should be aware that certain investment restrictions apply to your fund in relation to the acquisition of property. Please complete the Questionnaire below in order that Wealth Options Ltd can determine whether the property in question can be acquired by your fund to hold as an investment.

Name of PRSA

Name of PRSA Holder:

### Property to be acquired

Residential

Commercial

Holiday

Other

Address of property:

Current use of the property:

Is the property currently let?

Yes

No

Do you, or anyone connected with you, own a property in the locality either personally or through a pension?

Yes

No

### Details of the vendor of the property

Name of the Vendor:

Is the Vendor at arm's length to you?

Yes

No

If No, please give more details:

Have you or anyone connected with you previously owned this property?

Yes

No

If Yes please give more details

Is the Vendor connected with you?

Yes

No

### Proposed use of the property

Do you, or anyone connected with you, intend to use the property as a residence or holiday home?

Yes

No

Do you, or anyone connected with you, intend to use the property in the course of a business in which you or anyone connected with you is involved?

Yes

No

Will the property be let or used by you or anyone connected to you, in the course of a business?

Yes

No

Is it proposed to sell on the property, or develop and sell on the property, within 5 years of acquisition?

Yes

No

### Finance

Acquisition cost, including costs, of the property:

€

## Property Management Company Details

Is there a Property Management Company agreement currently in Place? Yes  No

### Please provide details:

Name

Address

Email Address

Phone No.

## Nominated Solicitor

Please provide details of your nominated solicitor (must be a part of the Wealth Options Ltd panel of solicitors).

### Please provide details:

Name

Address

Email Address

Phone No.

## Declaration

I have received, read and understood the investment restrictions. I declare that the answers provided in this Questionnaire are correct and complete to the best of my knowledge. I understand and accept that if the proposed property investment above does not comply with Revenue and tax legislation requirements, Wealth Options Ltd cannot consent to the proposed acquisition of that property.

**Signature Required**

PRSA Holder Signature



Date

## Data Protection

Wealth Options Ltd ("Wealth Options") will keep the information you provide, for the purposes of, and in connection with, this application, about yourself and about third parties confidential. Wealth Options will use it to administer this application and any subsequent appointment (agreement), and in order to comply with legal obligations imposed on it. Wealth Options is committed to safeguarding your personal data through its obligations under the Data Protection Acts. Further details of our data processing practices and your data protection rights are included in our Data Protection Policy. This policy is available on our website and/or in hard copy format from Wealth Options Ltd., Elm House, Millennium Park, Naas, Co. Kildare.

<sup>1</sup>Please see investment restrictions for an explanation of persons who are connected with you

**Warning: Please note that the provision of this service provided by Wealth Options Ltd does not require licensing, authorisation, or registration with the Central Bank and, as a result, it is not covered by the Central Bank's requirements designed to protect consumers or by a statutory compensation scheme.**

## Private Company Investment Questionnaire ...

As PRSA Holder directing the investment of your Personal Retirement Savings Account, you should be aware that certain investment restrictions apply to your fund in relation to an investment in a private company. Please complete the Declaration below in order that Wealth Options Ltd can determine whether the proposed investment in a private company can be made by your fund.

Name of PRSA:

Name of PRSA Holder

### **Details of the private company in which the fund proposes to invest:**

Company Name:

Company Registration

Contact Name:

Are you or anyone connected with<sup>1</sup> you already an investor (e.g. holds shares, loan notes, debentures, etc.) in this company either personally or through a pension? Yes  No

Details of the proposed investment in the private company:

Shares

Loans

Debentures

Other

If Other, please give details

Amount of proposed investment: €

If the proposed investment in the company will be by way of securities, will they be issued by the company or acquired from an existing investor in the company?:

Issued by company

Acquired from an existing investor

If the securities are to be acquired from an existing investor, are you or anyone connected with you the vendor of part of all of the securities? Yes  No

If the proposed investment is shares in the company, what will be the issued share capital of the company after your scheme acquires shares in the company? €

### Declaration

I have received, read and understood the investment restrictions. I declare that the answers provided in this Questionnaire are correct and complete to the best of my knowledge. I understand and accept that if the proposed investment does not comply with Revenue and tax legislation requirements, Wealth Options Ltd cannot consent to the proposed investment.

**Signature Required**

PRSA Holder Signature



Date

### Data Protection Notice

Wealth Options Ltd ('Wealth Options') will keep the information you provide, for the purposes of, and in connection with, this application, about yourself and about third parties confidential. Wealth Options will use it to administer this application and any subsequent appointment (agreement), and in order to comply with legal obligations imposed on it. Wealth Options is committed to safeguarding your personal data through its obligations under the Data Protection Acts. Further details of our data processing practices and your data protection rights are included in our Data Protection Policy. This policy is available on our website and/or in hard copy format from Wealth Options Ltd., Elm House, Naas, Co. Kildare.

<sup>1</sup>Please see investment restrictions for an explanation of persons who are connected with you

**Warning:** Please note that the provision of this service provided by Wealth Options Ltd does not require licensing, authorisation, or registration with the Central Bank and, as a result, it is not covered by the Central Bank's requirements designed to protect consumers or by a statutory compensation scheme.



Policy Provider / Insurance Company name: \_\_\_\_\_

Policy Number: \_\_\_\_\_

Policy Holder name: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

**Re: Pension Transfer Request**

Date: \_\_\_\_\_, 20\_\_\_\_

To Whom It May Concern,

Please accept this as my instruction to transfer my existing pension with the above named pension provider to my Wealth Options Limited PRSA.

I hereby authorise you to directly provide Wealth Options Limited with any information they require regarding the financial products held by me or my company.

Wealth Options Limited is located at:

Wealth Options Limited  
Elm House  
Millennium Park  
Naas  
Co. Kildare

Tel: 045 882281  
Fax: 045 882286

Please ensure that the cheque is made payable to: \_\_\_\_\_ PRSA.

I trust that you find the above in order, however please do not hesitate to contact the PRSA Department of Wealth Options Limited on 045 882281 or prsa@wealthoptions.ie if you have any further queries.

Yours faithfully

**Signature Required**

 \_\_\_\_\_

Client Signature

Print Name: \_\_\_\_\_

Date: \_\_\_\_\_





To: Wealth Options Ltd ("Wealth Options")  
Unit 1C / 2A Elm House  
Millennium Park  
Naas  
Co. Kildare

From: \_\_\_\_\_ (the "PRSA Holder")

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Re: " \_\_\_\_\_ " (the "PRSA")

Date: \_\_\_\_\_, 20\_\_\_\_

Dear Sirs,

The PRSA Holder as beneficiary of the PRSA hereby consents to Wealth Options as trustee solely opening and operating a bank account or accounts (together the "Account") with Bank of Ireland (the "Bank") for the purposes of the PRSA where Wealth Options shall be the sole signatory or authorising party in respect of transfers and other instructions in connection with the Account, whether made electronically or otherwise. Such instructions shall comprise all instructions to be given to the Bank in connection with the opening and operating of the Account and may include, but shall not be limited to, mandates and indemnity forms required for electronic banking and all forms of transfer instruction.

It is agreed and acknowledged between Wealth Options and the PRSA Holder to operate the following procedures in connection with the Account:

- (i) The Account shall be established as a trust account designated for and identified by the name of the PRSA;
- (ii) The Account shall only be used for and shall only contain funds belonging to or held for the purposes of the PRSA and shall not contain funds belonging to or held for the purposes of any other PRSA;
- (iii) While the mandate and other instructions given to the bank may be signed solely by and on behalf of Wealth Options, Wealth Options shall obtain the written consent of the PRSA Holder prior to making or issuing instructions for any transfers save where any such transfer relates to:
  1. a payment to the Revenue Commissioners;
  2. on the death of the PRSA Holder, a payment that is to be made to or as directed by the PRSA Holder's personal representatives as part of his/her estate; or
  3. the payment is in respect of any fees or expenses of Wealth Options that have not been paid when due.

It is agreed and acknowledged that nothing herein shall oblige the Bank to verify that the above procedures have been observed.

Yours faithfully,

**Signature Required**



The PRSA Holder

Agreed and acknowledged:

\_\_\_\_\_  
For and on behalf of Wealth Options Ltd



**Private & Confidential**

The PRSA Dept  
Wealth Options Ltd  
Unit 1C Elm House  
Millennium Park  
Naas  
Co. Kildare

Date: \_\_\_\_\_, 202\_\_

Re: \_\_\_\_\_ ARF

Account No: \_\_\_\_\_

Dear team,

Please transfer €\_\_\_\_\_ to the following account details:

Bank Name	
Sort Code	
Account No.	
Account Name	
BIC / Swift Code	
IBAN	
Payment Reference	

Yours sincerely,

**Signature Required**



The PRSA Holder

For and on behalf of Wealth Options Limited

**Important Note: Wealth Options Limited shall not be liable for any loss or depreciation that may occur in an intended investment during the time taken from the signing of this instruction by the PRSA Holder to the time the funds are transferred.**

**For Office Use Only**

Admin: \_\_\_\_\_

Investment Type: \_\_\_\_\_

Tranche No: \_\_\_\_\_



[www.wealthoptions.ie](http://www.wealthoptions.ie)

Please note that the provision of this service by Wealth Options Ltd does not require licensing, authorisation, or registration with the Central Bank and, as a result, it is not covered by the Central Bank's requirements designed to protect consumers or by a statutory compensation scheme.

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