

Service Level Agreement

Irish Life Corporate Business

Helping people build better futures



WHAT IS IRISH LIFE EMPOWER®?

Irish Life EMPOWER® is the DC proposition for Irish Life in the Irish market. Irish Life EMPOWER® is about helping the member to understand how much they will need to live on in retirement and to help them take control of their pension saving. We provide lots of EMPOWERing tools and services to help you and your members to get the most from your Master Trust. Here are just some of them:

Any information, communication, tool/service that is primarily geared towards pension education for the member.



**EMPOWER
Access**

Online Member Portal www.pensionplanetinteractive.ie

We make it easy for your employees to take action and stay up to date with their own personal online log-on access to Member Portal where they can:

- > Amend their pension savings.
- > Switch funds online.
- > Access important information, benefit statements and more.

Also available for Trustees and employees.

The Pension App - Irish Life EMPOWER

Irish Life EMPOWER is an app designed to help members plan for their retirement. It's an individual pension calculator on the go and lets members take control of their pension.

This app will also help members stay up to date with the progress of their pensions and offers lots of useful information about their plan and investment details. Download the app for free from the Apple Store or Google Play Store.

Any information or tool/service that is primarily to do with investment/funds for participating Employers and trustees.



**EMPOWER
Investments**

Investment Centre

Our online investment centre offers a wealth of information about our investment funds and strategies and a comprehensive download centre.

www.irishlifecorporatebusiness.ie/investment-centre

Irish Life EMPOWER Personal Lifestyle Strategy (EMPOWER PLS)

An innovative investment strategy that provides a tailored pension investment solution for each member. We treat all members as individuals.

Any information/tool that is primarily concerned with diligence of the scheme.



**EMPOWER
Governance**

Legislative updates

We want to keep you informed. Sign up for our newsletter for regular legislative updates.

Trustee Annual Reports and Accounts

For a fee we will draft full Trustee Annual Reports and accounts for schemes with more than 100 members.

Setting Up Additional Pension Schemes

If you already have a pension scheme set up with Irish Life, we can help you to set up additional schemes for other parts of your business or additional benefits.

Group Risk

Various types of risk cover can be provided at group rates including lump sum death in service benefits, spouses/civil partner pensions on death in service and disability benefits.

Service Level Agreement for

Scheme Name

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INTRODUCTION

For a pension scheme to operate efficiently it requires the co-operation of a number of parties; in particular the Registered Administrator, the Trustees and the Employer.

As your appointed Registered Administrator and record keeper, Irish Life provide the following core administration services:

- > Maintain Scheme and Member Records.
- > Provide Annual Benefit Statements for all members.
- > Provide a draft Trustee Annual Report (for less than 100 lives).
- > Provide a draft Trustee Annual Report (for over 100 lives if appointed to do so)

In order to carry out these functions within the statutory deadlines we depend on the Trustee and the Employer to submit timely, accurate information and payments.

Irish Life Corporate Business operates strict service levels on our pension administration services through a work tracking system. All correspondence and queries sent to code@irishlife.ie are promptly directed to the appropriate business area to deal with.

This Service Level Agreement (SLA) sets out our turnaround times in relation to our pension administration services as well as the responsibilities and expected response times from the Trustees and Employer in order for Irish Life to meet the SLA.

OVERVIEW OF IRISH LIFE CORPORATE BUSINESS ADMINISTRATION SERVICES

As the appointed Registered Administrator to your Pension Plan, Irish Life carry out a number of key administration processes and operate within strict turnaround times.

Please see details below.

| Administration Process | Our Turnaround Times |
|--|----------------------|
| Update monthly contributions | 5 days |
| Add new members | 4 days |
| Update annual salary details | 6 days |
| Issue Annual Benefit Statement (after receipt of data) | 20 days |
| Fund switches | 4 days |
| Update member details | 5 days |
| Issue Member Leaving Option Statement | 4 days |
| Payment of retirement benefits | 5 days |
| Payment of transfer values | 5 days |
| Pension Planet Interactive queries | 1 day |
| General query | 3 days |
| Complaint - initial response | 1 day |
| Complaint final response | 5 working days |
| Trustee Annual Reports and financial statements | Annually |
| Pensions Authority fee | Paid annually |

Turnaround times may be subject to change to reflect changes in business practise or regulatory requirements.

Want to check something about the scheme?
Log on now! www.pensionplanetinteractive.ie



What the Employer will do

- > If choosing to pay pension contributions by electronic fund transfer (EFT) or by variable direct debit mandate (DDM), submit a matching pension contribution schedule to **code@irishlife.ie**. The contribution schedule should set the split between Employer, Employee, AVCs and the period the contributions represent. Any Lump Sum contribution should be shown separately. This schedule must be submitted ahead of any payment by EFT or DDM request to allow time for any data queries to be dealt with. Please reference the scheme name and number in the email subject.
- > Submit pension contributions no later than 20 days following the end of the month in respect of which the deductions are made from members' salaries. If paying by direct debit allow enough time for Irish Life to process a contribution breakdown well ahead of the 21 day deadline* and allow time for your bank to process any instructions received. Please be mindful of Public Holidays which could impact on the timing of any EFT or DDM collection.



*21 Day Rule - Pensions Amendment Act



There is a requirement for employers to meet their compliance obligations in relation to the '21 day rule' (Pensions Amendment Act). All contributions deducted from employees and due from employers must be paid to the pension scheme within 21 days of the end of the month in which they were deducted or became due. It is the Employer's responsibility to ensure arrangements for the transmission of this report and payment of contributions within the prescribed timeframe.

What Irish Life Corporate Business will do

- > Invest the contributions as at the receipt date provided we have all the information needed.
- > Contact the Employer within 4 days if for any reason we are unable to process the contributions.
- > Process the contributions report and send the request to the bank for payment within 5 working days (for direct debit cases).

- > Send confirmation to the Employer's payroll contact when the contributions report has been processed.
- > Make the latest contribution viewable on Pension Planet Interactive within 5 working days.

Irish Life can only invest contributions for members we have details for on record and will refund contributions if for any reason we are unable to invest the contribution.



Payroll download and Secure Path facility



We work with a number of payroll providers which allow employers to download contributions directly from their payroll system. The payroll download can be submitted to us by E-Mail or Secure Path.

Our Secure Path facility service allows Employers to transmit sensitive data such as pension contribution breakdowns to Irish Life Corporate Business securely and effortlessly. You can access this facility through Pension Planet Interactive.

Visit www.irishlifecorporatebusiness.ie to check out these options.

What the Employers will do

- > Send new members' information to Irish Life to add new members.
- > If submitting via email send to code@irishlife.ie quoting the scheme name and number in the subject line.

What Irish Life Corporate Business will do

- > Contact you within 4 working days of receiving the new member information if for any reason we are unable to process it.
- > Send the new member welcome pack which includes a Statement of Reasonable Projection for the member and details of how they can register to view their pension record online on www.pensionplanetinteractive.ie or via the Irish Life EMPOWER pension app.



Easy to understand



Pension Renewal Process

- > 4 weeks before the annual renewal date, Irish Life will write to the scheme contact requesting revised renewal data to be submitted to code@irishlife.ie.
- > When we receive the approved data, we will upload and vet the data.
- > We will send any queries on the data within 6 working days.
- > The Employer or Trustee should respond to queries within 5 working days.

Member Annual Benefit Statements

- > Irish Life Corporate Business will complete the following validation checks for the previous 12-month period:
 - Scheme activity through correspondence.
 - Fund switches completed.
 - Regular contributions and single premium contributions received.
 - Documentation completed.
- > The annual pension benefit statements, for active and deferred members, will be generated and issued within 20 working days of receipt of final data and resolution of all queries.

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Easy to take action



What Irish Life Corporate Business will do

- > We will confirm by email to the member within 4 working days that the fund switch has been completed.
- > All fund switches are processed based on unit prices which apply at close of business (up to 5pm) on the date the instruction is received. If a fund switch is received after 5pm, the unit price of the following day will apply. Those prices will not be available until the next day.
- > Online fund switch facility may be available on your scheme.

Members may instruct Irish Life to make a fund switch

- > Online through their member portal at www.pensionplanetinteractive.ie.
- > By writing to Irish Life Corporate Business, Lower Abbey Street, Dublin1.
- > By emailing code@irishlife.ie.



TRANSFERRING A MEMBER'S A BENEFIT FROM ANOTHER PENSION ARRANGEMENT INTO THE SCHEME

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| | |
|---|---|
| 1 | The Member/Trustee notifies Irish Life Corporate Business that they would like to transfer their benefits from another arrangement to this pension scheme. |
| 2 | Irish Life Corporate Business then sends the Transfer of Benefits form to the transferring Life office or the Broker handling the transfer (as applicable). |
| 3 | The fully completed transfer form is returned to Irish Life Corporate Business. |
| 4 | Irish Life Corporate Business issue the form to the member's scheme Trustees* so they can agree to the transfer. |
| 5 | When Irish Life Corporate Business receive approval from the Trustees, they will issue a letter to the transferring Life office to confirm that they are able to accept the transfer. |
| 6 | Irish Life Corporate Business receive payment with an up to date breakdown. |
| 7 | The Transfer Value is invested in the member's chosen funds under the scheme. |
| 8 | A Transfer Value Statement is issued to the member. |

*Trustees can give authority to Irish Life to process all transfers in and out of the scheme without Trustee's authorisation on a case by cases basis.

MEMBERS OPTIONS STATEMENTS ON LEAVING SERVICE/RETIREMENT

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- > Once advised by either the Employer or the Trustee of a member's date of Leaving Service or retirement date Irish Life will issue a Member Option Statement within 5 working days.
- > Members Options Statements will be available in the Member Portal Document Library.

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REFUNDS OF CONTRIBUTIONS

Refund of Contributions Request on leaving service with less than 2 years qualifying pensionable service

What Irish Life Corporate Business will do

Upon receipt of a completed Member Option Form and instructions from the plan Trustees Irish Life will:

- > Pay any refund based on employee contributions within 5 working days of receipt of the Form.
- > Split the refund amount and complete the following:
 - Pay the value of the employee portion of contributions less 20%* tax directly to the employee.
 - Pay the value of the Employer' portion** of contributions directly to the Employer.
 - Pay the relevant tax deducted directly to the Revenue.

*This is the rate as at September 2021. If there are any changes to the tax rate in future Budgets/Finance Acts then the rate will be changed to reflect this.



**There may be circumstances where a member is also entitled to the value of the Employer's contributions (less 20%* tax) under the EU Supplementary Pension Rights Regulations 2019. Irish Life will advise the member and Employer as appropriate.

Where Irish Life have Trustee authority to process refunds of contributions without the need for Trustee authorisation on a case by case basis we will deal directly with the relevant member.

TRANSFER VALUE PAYMENTS

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Transfer Values to other schemes/Personal Retirement Bond

In order for Irish Life to transfer the fund value a number of items are required:

Transfer to another pension scheme

- > The Member Option form signed by the member and the Trustees.
- > Details of the new pension scheme including:
 - Name of new scheme where the transfer is going to.
 - Name of Investment Manager for new scheme.
 - Confirmation that the member has joined a new scheme.
 - Confirmation that new scheme has Revenue approval and details of Revenue Reference Number.
 - Confirmation that the receiving scheme Trustees will accept the transfer payment.

Transfer to a personal retirement bond (PRB)

- > The Member Option form signed by the member and the Trustees.
- > A copy of the completed and signed PRB application form.

What Irish Life Corporate Business will do

- > Pay the transfer value within 5 working days after the receipt of the member's option form and all other payment requirements.
- > Arrange for the payment to be made to the new Investment Manager.
- > Issue the payment to the new Investment Manager with details copied to the Trustees.

PAYMENT ON RETIREMENT

What the Trustees will do

- > Ensure the Member Option Form is completed by the member and the Trustees.
- > Arrange for the signed Member Option Form to be sent to Irish Life Corporate Business with the relevant details which include:
 - Details of all Retained Benefits.
 - If payment is being made to a member's bank account, ensure member provides a copy of the top of their bank statement showing the member's home address, the IBAN and BIC.
- > Photographic ID in the form of a copy of the member's passport or drivers license.

Depending on the option(s) the member has chosen, the member needs to send us all the relevant documents listed below:

Annuity (pension) option

- > If the member has chosen a Dependant (Spouse's/Civil Partner) pension, send us a copy of photo ID for the Dependant (Spouse/Civil Partner).
- > If the member has chosen a Spouse's/Civil Partner pension, a copy of the marriage certificate is required.



Transferring to Approved Retirement Fund (ARF) or Approved Minimum Retirement Fund (AMRF)

- > Send us a **Willing and Able letter** or email from the financial company providing the ARF/AMRF with, confirming they can accept the transfer from Irish Life.
- > **Bank account details** for for the new ARF/AMRF financial company - the IBAN and BIC.

Irish Life will wait until the final contribution is received before finalising a claim.



What Irish Life Corporate Business will do

- > Ensure the claim payment is within Revenue limits, taking retained benefits into account.
- > Issue cash lump sums to the member or Trustees via Electronic Fund Transfer (EFT) within 5 working days.
- > Set up the member's pension to be paid to the member's bank account.

Or

- > Transfer funds to purchase an annuity with another provider upon receipt of copy of completed annuity application.

Or

- > Transfer funds to the Approved Retirement Fund (ARF) provider (if relevant) upon receipt of copy of completed ARF/AMRF form.

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PENSIONS ADJUSTMENT ORDERS

What the Trustees will do

- > Forward any Notice to Trustees (NTT)/draft Pension Adjustment Orders received to Irish Life.

What Irish Life Corporate Business will do

- > On receipt of a Notice to Trustees (NTT) – Irish Life will update our records and acknowledge receipt for all NTTs. Where incorrect Trustees are noted, we will respond to the solicitors advising who the correct Trustees are and that the NTT should be forwarded to them.
- > On receipt of a draft Pension Adjustment Order (PAO), Irish Life will review the draft to ensure we can implement the terms of the Order. If not, we will make comments to the legal advisors/ Trustees (as applicable). However, it should be noted that Irish Life do not give legal advice in relation to the drafting of a PAO or approve Orders. We merely confirm that we foresee no issue with the implementation of the terms of Order.
- > On receipt of a PAO which has been certified by the Court Service, Irish Life will review the Order to ensure it is implementable. Once this is established, Irish Life will:

- Calculate the benefits and write to the non-member spouse, where requested by the Trustees, outlining the benefit designated to them under the PAO.
- Update our member and scheme records to reflect that a PAO has been received.
- Forward a copy of the PAO to the Trustees or their appointed agents.
- It should be noted that Irish Life do not write to the member spouse to advise that a PAO has been received.
- It should be noted that Irish Life do not write to the non-member spouse in the event of the member subsequently leaving service/relevant employment and a PAO exists.
- > If Irish Life are of the opinion that the terms of the Court certified Pension Adjustment Order is not implementable, we will revert back to the parties' legal advisors/Trustees.

DEATH CLAIMS

What evidence is required?

When Irish Life are formally notified of the death of a scheme member the following items are required in order to pay a claim:

- > A copy of the Death Certificate.
- > Completed Death Claim Form.

Where there is an attaching dependant's pension (i.e. civil partner and/or children) then in addition to the above the following is also required:

- > A copy of the dependant's birth certificate.
- > A copy of the marriage certificate (if applicable).
- > The dependant's bank account details.
- > The dependant's home address.
- > The dependant's Personal Public Service (PPS) number.

If there are children's pensions payable then a copy of the birth certificates for each child should be submitted together with their PPS numbers and proof of full-time education, if applicable.

Who is the benefit payable to?

- > Lump Sum Death payments are typically made payable to the scheme Trustees but can be paid directly to a beneficiary upon written instruction from the Trustees.
- > Spouses/Dependents Death in Service Benefit is paid directly to the spouse/civil partner/dependant of the deceased..

What are the benefits that could be payable?

The maximum lump sum that can be paid is up to 4 times salary plus the value of the pension fund built up through the employee's own contributions and any Additional Voluntary Contributions (AVCs). There may be a tax liability for the recipient based on their relationship to the deceased.

Any balance remaining under the pension scheme must be used to secure dependant's pensions. Dependant's pensions are treated as income and taxed under PAYE (Irish Life deduct the relevant tax). Benefits may also be subject to Universal Social charge and PRSI (if applicable).

What Irish Life Corporate Business will do

- > General queries will be answered within 3 working days.
- > Pension Planet Interactive offers a wealth of information and will be able to answer most queries for Trustees and Members.
- > Queries in relation to Pension Planet Interactive registration will be answered within the next working day.
- > All queries should in the first instance be directed to **code@irishlife.ie**. Please quote the plan or member number in the subject line. Alternatively you can contact Irish Life Corporate Business on **01 704 2000**.

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COMPLAINT MANAGEMENT

What Irish Life Corporate Business will do

- > Handle any complaints in line with the statutory compliance requirements under the consumer protection code.
 - > Issue an acknowledgement in writing within 1 day of receipt of the complaint to include the following:
 - Summary of our understanding of the complaint.
 - Expected timeframe for issuing a final response.
 - Contact name and details of person handling the complaint.
 - > Aim to resolve the complaint within 5 working days.
 - > Notify the scheme trustee of complaints within 5 working days of receipt of the complaint.
 - > Provide regular written updates every 2 weeks where the complaint cannot be quickly resolved for reasons beyond our control.
 - > Record and file all correspondence relating to the complaint.
 - > After 40 working days advise of the anticipated timeframe for resolving the complaint and also the right to refer the complaint to the Financial Services and Pensions Ombudsman.
- > Within 5 working days of the completion of the investigation issue final response on resolution of the complaint outlining action taken to avoid a repeat.

What Irish Life Corporate Business will do

Abbreviated Trustee Annual Report - Under 100 Lives

- > Issue an Annual Report Questionnaire 4 weeks prior to the renewal date of the scheme.
- > Respond to any queries on the Annual Report Questionnaire within 4 working days.
- > Issue a draft Abbreviated Trustee Annual Report 3 months after the renewal date.

Full Trustee Annual Report - Over 100 Lives (Subject to a Fee)

- > Issue an Annual Report Questionnaire to you within 5 working days off the renewal date each year.
- > Respond to any queries on the Annual Report Questionnaire/ Documentation received within 5 working days.
- > Complete a full reconciliation of the scheme, including membership, contributions and investments.
- > Respond to queries on the draft report within 5 working days.



- > Issue the draft annual report and accounts to the appointed Auditors.
- > Respond to any queries raised by the Auditors within 5 working days.
- > Issue the Trustee Annual Report, the Representation Letter and Audit Report when finalised to the Trustees for completion.

What the Trustees will do

- > Complete the Annual Report Questionnaire and associated documents within 10 days of receipt.
- > Respond to any Trustee related queries within 10 working days.
- > Complete a review of the draft Annual Report and Accounts within 10 working days of receipt.
- > Sign the Trustee Annual Report and Audit Report within statutory deadlines.
- > Send signed accounts and representation letter to the Auditor.
- > Issue a copy of the final Report to the Employer.
- > Arrange for the Employer to notify employees of its availability to view.

What the employer will do

- > Respond to any queries relating to the preparation of the Trustee Annual Report (and audited accounts where applicable) within 10 working days.
- > Notify employees of availability of TAR for review.
- > Send a copy to any relevant Unions.

What Irish Life Corporate Business will do

1. Member Portal

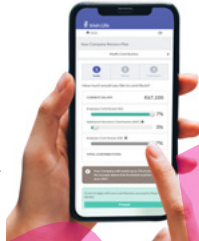
Our award winning online tool www.pensionplanetinteractive.ie allows pension plan Trustees and plan members access their specific information.

Member details can be added or updated by members on Pension Portal.

For individual members, the types of information that can be accessed via Pension Portal include:

- > Account Value.
- > Fund Selection and fund switching.
- > Transactions and much more.

Pension Portal is available to all pension members. Members can register for Pension Portal at www.irishlifecorporatebusiness.ie.



2. Irish Life EMPOWER

Irish Life EMPOWER is an app designed to help members plan for their retirement. It's their individual pension calculator on the go and lets members take control of their pension planning.



This app will also help members to stay up to date with the progress of their pension and offers lots of useful information about their plan and investment details.

Download the App for free from the Apple Store or Google Play Store.

3. Irish Life Corporate Business Website

Our website www.irishlifecorporatebusiness.ie contains lots of information about pensions.

Check out our comprehensive website for the following:

- > Latest investment information.
- > Monthly fund fact sheets.
- > What is a pension?



- > Weekly and monthly investment market commentaries.
- > A 'News' section updated regularly with the most relevant information for people involved in company pension plans.
- > A comprehensive download section featuring our most regularly used forms and flyers and much, much more!

4) Member Pension Educational Videos

We provide a number of educational videos to support members understanding of their pension plan.



The videos are available on our website www.irishlifecorporatebusiness.ie

The videos will cover the following topics:

- > What is a pension?
- > What is an investment strategy and how does it work?
- > How much should be contributed to a pension plan in order to have an adequate pension at retirement?

GENERAL DATA PROTECTION REGULATION (GDPR)

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The European General Data Protection Regulation (GDPR) came into effect on 25 May 2018.

The effect of GDPR will be to harmonise all data protection regulations across the EU. GDPR will have worldwide effect on any personal identifiable data processed on a person living in the EU.

Irish Life's role

Irish Life is authorised and regulated by the Central Bank of Ireland to provide contracts of insurance.

Irish Life determines the data we need to provide contracts which meets our obligations to our customers and our legal and regulatory obligations as an authorized firm.

Irish Life is a **data controller** (as defined by GDPR) for providing an insurance policy to the Trustees of this pension plan. This policy is used by the Trustees to provide benefits to the members of the plan. In order for Irish Life to provide the services under that policy we determine the information and personal data we need, including details on members and their after beneficiaries and we decide how it is processed.

Irish Life Data Privacy Notice

It is important that members and impending members to the pension plan know what their data protection rights are and how and why Irish Life use their personal information. This is set out in the Irish Life Data Privacy Notice which is always available on the Irish Life website at www.irishlifecorporatebusiness.ie or you can ask us for a copy.

Trustee's role

The Trustees of any occupational pension plan are also data controllers and should ensure compliance with GDPR regulation.

The Pensions Authority have issued guidance for Trustees on GDPR. This information can be found on their website www.pensionsauthority.ie

Scheme Name

Employer Name

The relevant parties have reviewed and agreed the services detailed in this Service Level Agreement. These services may from time to time be amended but only with the agreement of an authorised representative from each party at that time.

DULY AUTHORISED to sign for and on behalf of the Trustees

Name

(BLOCK CAPITALS)

Authorised Signatory

Date

DULY AUTHORISED to sign for and on behalf of the Participating Employers

Name

(BLOCK CAPITALS)

Authorised Signatory

Date

DULY AUTHORISED to sign for and on behalf of Irish Life Assurance plc

Name

(BLOCK CAPITALS)

Authorised Signatory

Date

CONTACTING IRISH LIFE CORPORATE BUSINESS

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All correspondence should be sent directly to code@irishlife.ie or contact Irish Life at:

Phone: 01 704 2000

Write to: Code,
Irish Life Corporate Business,
Lower Abbey Street,
Dublin 1.

Website: www.irishlifecorporatebusiness.ie

Always quote your pension scheme reference number in the subject matter of your email.



About us

Established in Ireland in 1939, Irish Life is Ireland's leading life and pensions company. Since July 2013 we have been part of the Great-West Lifeco group of companies, one of the world's leading life assurance organisations.

We are committed to delivering innovative products backed by the highest standards of customer service and, as part of Great-West Lifeco, have access to experience and expertise on a global scale, allowing us to continuously enhance our leading range of products and services.

Information correct as at September 2021.

For the latest information, please see www.irishlifecorporatebusiness.ie.

Solvency and Financial Condition Report

Irish Life's current Solvency and Financial Condition Report is available on our website at www.irishlifecorporatebusiness.ie

Information correct as at September 2021.

Please Note: Every effort has been made to ensure that the information in this publication is accurate at the time of going to press. Irish Life Assurance plc accepts no responsibility for any liability incurred or loss suffered as a consequence of relying on any matter published in or omitted from this publication.

Contact us

Phone 01 704 2000
Fax 01 704 1905
Email happytohelp@irishlife.ie
Website www.irishlifecorporatebusines.ie
Write to Irish Life Corporate Busines, Irish Life Centre, Lower Abbey Street, Dublin 1.

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

In the interest of customer service we will monitor calls.

Irish Life Assurance plc, Registered in Ireland number 152576, VAT number 9F55923G.