Standard Life

ARF policies

Death claim instruction

ARFDCI V02 1221

Filling in this form

Please complete this form if you wish to make a claim on ARF policies where the policy owner has died.

The personal representative of the deceased policy owner should complete this form.

The personal representative is the person named as executor in the deceased's will who accepts the responsibility of managing their estate. Where there is no valid will, or the executor named is unable or unwilling to act, the court will appoint an administrator instead. If there is more than one executor or administrator appointed, all must sign this form.

If the policy owner has other policies with Standard Life, please also complete the death claim instruction form for personal pensions and PRSAs (PPDCI) and/or savings and investments (SIDCI), as appropriate.

If you are getting advice from a financial adviser, you should remember that they are acting on your behalf, not only by giving advice, but also regarding the completion of this form.

Part 1 - Policy details

Policy number

Policy number

Policy number

Policy number

Are any of these policies (or have they ever been) subject to any family law proceedings (for example, Pension Adjustment Order, Property Adjustment Order)? ☐ Yes ☐ No

If yes, enclose a certified copy of the notice or order. We'll then let you know what further information we'll need.

Part 2 - Policy owner (deceased) details

First names (in full)

Surname

Address

Eircode

Date of birth (DD/MM/YYYY)

Date of death (DD/MM/YYYY)

Part 3 - Your details

Personal representative 1

Title

First names (in full)

Surname

Email

@

We may use your email to help manage the policy. If you don't want us to use it, leave it blank.

Address

Eircode

Mobile phone number

Home phone number

Relationship to the deceased policy owner

Personal representative 2

Title

First names (in full)

Surname

Email

@

Address

Eircode

Mobile phone number

Home phone number

Relationship to the deceased policy owner

If there are more than 6 beneficiaries, please copy this section and complete.

Part 4 – Your instructions

To ensure the correct taxes are deducted, we need to know who's due to get the policy proceeds, please give details

Beneficiary	Relationship to deceased policy owner	% of ARF value, or €
	☐ Child under 21 ☐ Child over 21 ☐ Spouse/civil partner ☐ Other	
	☐ Child under 21 ☐ Child over 21 ☐ Spouse/civil partner ☐ Other	
	☐ Child under 21 ☐ Child over 21 ☐ Spouse/civil partner ☐ Other	
	☐ Child under 21 ☐ Child over 21 ☐ Spouse/civil partner ☐ Other	
	☐ Child under 21 ☐ Child over 21 ☐ Spouse/civil partner ☐ Other	
	☐ Child under 21 ☐ Child over 21 ☐ Spouse/civil partner ☐ Other	

We'll deduct income tax from the the policy proceeds as follows:

Beneficiary	Income tax
Child aged 21 or over	Yes, 30%
Child aged under 21	No
Spouse/civil partner (direct)	Yes, treated as income paid to the deceased policy owner during the year of their death and taxed under the PAYE system
Spouse/civil partner's ARF	No
Other	Yes, treated as income paid to the deceased policy owner during the year of their death and taxed under the PAYE system

- The personal representatives and beneficiaries are both separately responsible for declaring the inheritances directly to Revenue (for example, Inland Revenue Affidavit CA24, CAT IT38 return)
- The beneficiaries are responsible for paying any inheritance tax due directly to Revenue

Part 4 – Your instructions - continued

How are the proceeds to be distributed?

Please select as appropriate, ensuring it adds up to the total ARF death claim from Standard Life.

1. Reinvest € ______ with Standard Life in an Approved Retirement Fund (ARF) in the name of the deceased's spouse or civil partner

   and/or

   € ______ in an ARF in the name of the deceased's spouse or civil partner with

Qualifying Fund Manager's name
Qualifying Fund Manager's address
ARF reference number

   and/or

   Reinvest € ______ with Standard Life in an Annuity in the name of the deceased's spouse or civil partner

   and/or

   € ______ in an Annuity in the name of the deceased's spouse or civil partner with

Annuity provider's name
Annuity provider's address
Annuity reference number

   and/or

2. Lodge € ______ to the bank account of the deceased's spouse or civil partner

   International Bank Account Number (IBAN)

   Name on bank account

   and/or

3. Lodge € ______ to my solicitor's bank account for distribution

   International Bank Account Number (IBAN)

   Name on bank account

   and/or

4. Lodge to the beneficiaries' bank accounts

   € ______ to Beneficiary's name

   International Bank Account Number (IBAN)

   Name on bank account

   € ______ to Beneficiary's name

   International Bank Account Number (IBAN)

   Name on bank account

The appropriate income or PAYE taxes will be deducted from any lodgements. Beneficiaries may also be liable for inheritance tax, which they must file and pay directly to Revenue.

Spouse, civil partner and beneficiary payments must be lodged to their own or jointly owned personal bank accounts.

Please allow at least 3-5 working days from when your request has been processed for payment to reach the account.

If there are more than 8 beneficiaries, please copy this section and complete.

Part 4 – Your instructions - continued

Lodge to the beneficiaries' bank accounts

€ to Beneficiary's name

International Bank Account Number (IBAN)

Name on bank account

€ to Beneficiary's name

International Bank Account Number (IBAN)

Name on bank account

€ to Beneficiary's name

International Bank Account Number (IBAN)

Name on bank account

€ to Beneficiary's name

International Bank Account Number (IBAN)

Name on bank account

€ to Beneficiary's name

International Bank Account Number (IBAN)

Name on bank account

€ to Beneficiary's name

International Bank Account Number (IBAN)

Name on bank account

Please allow at least 3-5 working days from when your request has been processed for payment to reach the account.

If there are more than 8 beneficiaries, please copy this section and complete.

Part 5 – Your declaration

I instruct Standard Life to pay the proceeds of this claim as set out in this form.

Personal representative 1 signature ▶

Date (DD/MM/YYYY)

Personal representative 2 signature ▶

Date (DD/MM/YYYY)

If there is more than one executor/administrator appointed, all must sign.

Signature

Signature

Checklist

You'll need to enclose **copies** of one of each of the following:

☐ **Proof of identity** for **each personal representative,** for example:
- Current passport
- Current EU or UK driving licence

and

☐ **Proof of address** for **each personal representative,** for example:
- Recent bill (electricity, phone or gas)
- Recent bank statement
- Recent document from Revenue or Department of Social Protection

You'll also need to enclose **certified copies*** of:

☐ **Death certificate**

☐ **Will** where the total claim from Standard Life is less than €60,000 (if there is a will)

☐ **Grant of probate** where the total claim from Standard Life is €60,000+ (or, if no will, grant of letters of administration)

☐ **Recent bank statement** for personal representative's bank account (and/or deceased's spouse/civil partner if payment going to their bank account). If payment going to solicitor's client account: a letter from solicitor (on their headed paper) confirming their bank details

If a payment is being lodged directly to a beneficiary's bank account, also enclose

☐ **Proof of identity** for **each beneficiary**

and

☐ **Proof of address** for **each beneficiary**

and

☐ **Recent bank statement** for **each beneficiary**

and

☐ **Proof of date of birth**** for **each beneficiary under age 21**

If the deceased spouse/civil partner is reinvesting with Standard Life, enclose their completed ARF and/or Annuity application form as well.

Additional information and/or documents may be required, depending on your instructions. We reserve the right to request a grant of probate (or letters of administration) where the the total claim from Standard Life is less than €60,000.

Recent means issued in the last 6 months and current means not expired. If you don't have a particular document, contact us or your financial adviser about alternatives.

* To get certified copies of your documents, photocopy the originals, bring the originals and copies to a post office, bank, Garda station or qualified accountant/financial adviser. They'll check, stamp and sign each copy to certify it's a true copy of the original. Enclose those certified copies with this form.

** For example, a copy of current passport, EU or UK driving licence, or birth certificate.

What happens next?

Send this completed instruction, together with the documents listed in the checklist to your solicitor, your financial adviser or Standard Life at 90 St Stephen's Green, Dublin, D02 F653.

We will review your instructions and documents. If we need more information or documents, or there is likely to be a delay, we will let you know. If the policy holds Self-Directed assets that need to be sold or cashed in, we'll instruct the relevant providers. Some assets may take some time to sell. The sale value could be very different to the value on the day we are notified of the death.

Privacy notice

We collect, process and maintain claimant personal information and apply safeguards to ensure that it is protected and used in accordance with data protection law. To read our Privacy Policy, visit **www.standardlife.ie/privacy**