

IARC Offshore Retirement Plan – Zurich

Enrollment form

This form is to be completed by non-U.S. taxpayers only.



Please note that this is a fillable PDF form that can be downloaded from the aiarc.org website. Once the form is saved with your responses and signed, please email this form to your Center's AIARC Coordinator.

Your account with Zurich is established after your first contribution from your Center is deposited into your retirement Zurich International Online (ZIO) account. You will receive an email from Zurich to your work email address indicated on this form that will contain your temporary ZIO account login credentials. Once you receive this email, it is recommended that you **immediately** update your beneficiaries and review your other personal details. To learn about the rules of the Plan, please refer to the IARC Retirement Plan Participant Guide on the aiarc.org website or on your ZIO account.

Please note that you are responsible for ensuring that your ZIO account has correct information about you and your beneficiaries.

Check one: ☐ New enrollment ☐ Re-enrollment

Section 1: Personal Details

In order to establish your retirement account, AIARC and Zurich will need to obtain personal details from you. If you do not provide these details, AIARC and Zurich will not be able to establish your account. Additionally, if AIARC is unable to establish an account, AIARC reserves the right to delay your enrollment or terminate you from the Plan.

Title: ☐ Mr ☐ Ms ☐ Dr

Family Name:
Forename(s):
Center (Employer) Name:

Date of Birth: _____ Gender ☐ Male ☐ Female
DD/MMM/YYYY

Marital Status: ☐ Single ☐ Married ☐ Cohabiting

Country of Citizenship:

Your citizenship must be the same as you declared in section two of the Tax Residency Declaration Form.

Current Residential Address: (Must not be a PO Box):	
City/Town:	Region/State:
Post Code:	Country:
Work Email:	Personal Email:

Data Privacy

Personal information supplied by you will be used for the purpose of establishing and administering your retirement account by AIARC and Zurich and any other necessary third party who provides relevant services to AIARC and Zurich.

Please review the privacy notices of AIARC and Zurich on the AIARC.org website to understand how and why your data is being used in regard to the administration of employee benefits and to learn about your rights to access such information.

Section 2: Contributions, Investments and Beneficiaries

Your Center will contribute a monthly amount based on your Center's sponsorship agreement with the Plan Administrator (AIARC). The amount will be contributed from the date you join the Plan until you leave employment. Your first employer contribution and your *first optional voluntary contribution* will be invested in the Plan's default fund, the *Target Retirement Fund (TRF)*, which is a diversified investment fund based on when you turn age 65. The TRF automatically rebalances the percentage allocation of the fund to investments that are considered to have less risk as you near age 65. Please note that all investments, including the TRF, are subject to risk. You can learn more about the TRF and other available investments in the IARC Retirement Plan Investment Guide and in the [ZIO Fund Center](#).

Please note that after your initial contribution to the Plan, you can switch from the default fund to another investment option by logging into your ZIO account.

You will also need to designate the beneficiaries who will receive the money from your retirement plan account (policy) in the event of your death. You must log into your account on the [ZIO platform](#) in order to designate your beneficiaries.

Section 3: To start making voluntary (employee) contributions

You can make voluntary contributions into the Plan up to a yearly maximum of your annual net salary. Contributions can only be made through monthly payroll deductions. The monthly contribution amount must be in whole dollar amounts (e.g., \$50, \$100, etc.) and cannot exceed your monthly net salary.

Please note that you can change or stop your voluntary contribution amount by completing the IARC Retirement Plan Voluntary Contribution Form and sending a signed copy of that form to your Center's AIARC Coordinator.

☐ **Yes**, I want to start making voluntary contributions from my monthly salary in addition to my employer's contribution.

My monthly voluntary contribution amount is: (indicate an amount in the box):

\$

Please note that your contribution will begin with your first full month of salary.

Please note your monthly voluntary contributions cannot be withdrawn from the Plan until you terminate employment from your Center. If you are younger than age 55, you will be assessed a penalty of 33.33% on withdrawals unless you meet certain conditions. For Plan rules on withdrawal eligibility, please refer to the IARC Retirement Plan Participant Guide.

☐ **No**, I do not want to make voluntary contributions at this time.

Section 4: Declaration

- I authorize AIARC to establish an account (policy) on my behalf within the IARC Retirement Plan with Zurich International Life.
- I understand it will be my responsibility to activate my ZIO account to ensure my personal details are correct and to designate my beneficiaries. I further understand it is my responsibility to keep my personal details and my beneficiaries up to date.
- I understand my initial (first) employer and voluntary contribution will be invested in the Plan's default fund, the Target Retirement Fund, and that I may switch to another available investment on the ZIO platform at any time from my ZIO account, after the initial contribution.
- I understand that the IARC Retirement Plan Participant Guide and the Investment Guide are available for to me learn about the rules of the Plan and about the investments available on the ZIO platform and their associated risk.
- I understand that the Trust Deed and Rules that govern the operation of the Plan may be modified or amended at the sole discretion of the IARC Retirement Plan Trustee, with any changed provision replacing earlier versions in their entirety. I agree to abide by all of the rules of the Plan.
- I understand it is my responsibility to report and pay any taxes that may be associated with this Plan.

Please ensure that you have completed all relevant sections of this form and email a signed copy to your Center's AIARC Coordinator.

By signing below, I agree to join the International Agricultural Research Centers (IARC) Plan and have read and understand the declarations above.

Signature

Date

DD/MMM/YYYY