

FATCA/CRS SELF-CERTIFICATION FORM FOR ENTITY



Archipelago™
Life Insurance Limited

Important Notes:

- Please complete, where applicable, the relevant sections below. Kindly consult your tax, legal and/or other professional advisers if you have any question on or in relation to U.S. Foreign Account Tax Compliance Act ("FATCA") any of the U.S. IRS Forms or this Self-Certification Form, and Common Reporting Standard ("CRS") and OECD's Automatic Exchange of Information ("AEOI").
- Website – FATCA: <https://www.irs.gov/businesses/corporations/information-for-foreign-financial-institutions>
Website – CRS-AEOI: www.oecd.org/tax/automatic-exchange/
- If you are a Controlling Person of an entity, please complete a "Controlling Person Tax Residency Self-Certification Form". For sole-proprietorship, please complete the "Individual Self-Certification Form".
- For Preexisting customers, if your signature does not match our records we will be unable to carry out your instructions/verifications.

PART 1 – Identification of Policyholder/Account Holder

Legal Name of Entity	
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Policy Number *	
------------------------	--

* Only applicable to Preexisting Policy/ Customer.

Country of Incorporation	
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Registered Address	
Line 1 House/Apt/Suite/Name, Number, Street	
Line 2 Town/City/Province/State	
Line 3 Postal Code/ ZIP Code	
Line 4 Country	

Mailing Address (Please complete if different from the Registered Address)	
Line 1 House/Apt/Suite/Name, Number, Street	
Line 2 Town/City/Province/State	
Line 3 Postal Code/ ZIP Code	
Line 4 Country	

PART 2 – Country of Residence for Tax Purposes and related Taxpayer Identification Number ("TIN")

Please complete the following table indicating:

- where the Policyholder is a tax resident (except for Malaysia); and
- the Policyholder's TIN for each country indicated.

If a TIN is unavailable please provide the appropriate reason A, B or C:

- **Reason A** - The country where the Policyholder is liable to pay tax does not issue TINs to its residents;
- **Reason B** - The Policyholder is unable to obtain a TIN or equivalent number (Please explain why you are unable to obtain a TIN in the below table if you have selected this reason); or
- **Reason C** - No TIN is required. (Note. Only select this reason if the authorities of the country of tax residence entered below do not require the TIN to be disclosed)

If the Policyholder is tax resident in more than three countries please use a separate sheet.

If the Policyholder is not tax resident in any jurisdiction (eg. because it is fiscally transparent), please indicate that on below line 1 and provide its place of effective management or country in which its principal office is located.

No	Country of Tax Residence	TIN	If no TIN available, indicate Reason A, B or C
1			
2			
3			

No	Please explain in the following boxes why you are unable to obtain a TIN if you selected Reason "B" above
1	
2	
3	

PART 3 – Entity Type

Please provide the Account Holder/ Policyholder’s Status by ticking the boxes accordingly.

1. Are you Incorporated, Established, Constituted or Organised in the United States of America?	
<input type="checkbox"/>	YES. Please complete and submit U.S. IRS Form W-9 instead.
<input type="checkbox"/>	NO. Please proceed to Question 2 below.

2. Which of the following statement Best Describes you?	
FATCA Status For a Financial Institution (FI) to complete: You are a FI, and	FATCA Status
<input type="checkbox"/> A • You are a Participating Foreign FI or Registered deemed-compliant Foreign FI, and • Your GIIN (Global Intermediary Identification Number) is <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Participating Foreign FI (FFI)
<input type="checkbox"/> B • You are a Non-Participating Foreign FI	Non-Participating FFI
<input type="checkbox"/> C • Other types of Foreign FIs Please complete and submit the appropriate U.S. IRS Form W-8	

CRS Status For a Financial Institution (FI) to complete: You are a FI, and	CRS Status
<input type="checkbox"/> D • You are an Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution (Note: if ticking this box, please also complete PART 4 below)	Non-Participating FI
<input type="checkbox"/> E • You are a Financial Institution – Depository Institution, Custodial Institution or Specified Insurance Company	FI

FATCA/ CRS Status For a Non-Financial Entity (NFE) to complete: You are not a FI, and	FATCA/ CRS Status
Please select only 1 of the following (F to K)	
<input type="checkbox"/> F Active Business • Your primary line of business is _____ • You derive at least 50% of your gross income (for the previous calendar year) from these business activities and not from passive income such as investments, dividends, interests, rents or royalties, and • At least 50% of assets held by you produce or are held to produce income for these business activities	Active NFE
<input type="checkbox"/> G Publicly Listed Company and its Related Entity • Your stock is regularly traded on one or more established securities markets. Please provide the name of the securities market _____, or • You are an affiliate (in other words, a member) of an entity the stock of which is regularly traded on an established securities market. Please provide the name of the regularly traded corporation/entity _____. The name of the securities market _____	Publicly traded NFE or NFE affiliate of a publicly traded corporation
<input type="checkbox"/> H Passive Investments • You derive more than 50% of your gross income (for the previous calendar year) from passive income such as investments, dividends, interests, rents or royalties. (Note: if ticking this box, please also complete PART 4 below)	Passive NFE
<input type="checkbox"/> I Public Sector Entity • You are any of the following: <ul style="list-style-type: none"> - Central Banks - Government Agencies - Statutory Boards - Entities owned by Statutory Boards - Public Sector entities - Foreign Embassies or Trade Representative Offices International Organizations 	Entity wholly owned by Exempt Beneficial Owners
<input type="checkbox"/> J Charity/ Non-profit Organisation • You are a Charity/ Non-profit organisation established and maintained exclusively for: <ul style="list-style-type: none"> - Religious, charitable, scientific, artistic, cultural or educational purposes, or - Professional organisation, business league, chamber of commerce, labour organisation, agricultural or horticultural organisation, civil league or an organisation operated exclusively for promotion of social welfare • The Charity/ Non-profit organisation fulfills all the following conditions: <ul style="list-style-type: none"> - Exempt from income tax in its jurisdiction of residence; - Has no shareholders or members who have a proprietary or beneficial interest in its income or assets; - Its formation documents or the local law do not permit the distribution of any income or assets to or for the benefit of a private person or non-charity entity except for payment as reasonable compensation for services or distribution in accordance with the charity’s charitable activities; and - Its formation documents or the local law require all of the charity’s assets to be distributed to a government entity or other non-profit organisation upon the charity’s dissolution or liquidation. 	Non-Profit Organisation
<input type="checkbox"/> K Treasury / Financing Centre of Corporate Groups • You engage in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and	Excepted Non-Financial Group Entity

	<ul style="list-style-type: none"> The group of such Related Entities is primarily engaged in a business other than that of a Financial Institution, and You do not provide financing or hedging services to any entity that is not a Related Entity 	
L <input type="checkbox"/>	Start-up Company <ul style="list-style-type: none"> You are just starting and not yet in operations, and have no prior operating history You are investing capital into assets with the intention to operate a business other than that of a Financial Institution The date of your incorporation is not more than 24 months prior to the date of this self-certification form 	Excepted Non-Financial Start-Up Company
K <input type="checkbox"/>	Others <ul style="list-style-type: none"> You are none of the above. Please complete and submit the appropriate U.S. IRS Form W-8	

PART 4 – Controlling Person

If you have ticked Part 3 “D” or “H” above, then please:

No	Indicate the Name of any Controlling Person(s) of the Policy/Entity:
1	
2	
3	

Note: (a) Complete “Controlling Person tax residency self-certification form” for each Controlling Person.
(b) If there are no natural person(s) who exercise control of the Entity then the Controlling Person will be the natural person(s) who hold the position of senior managing official.

PART 5 – Declaration

- I/We represent, warrant, certify and declare that the information provided above is true, accurate and complete;
- I/We hereby consent for Archipelago Life Insurance Limited (“ALIL” or “the Insurer”) or any of its affiliates to report my/our information to regulatory authority in accordance with the requirements of the Foreign Account Tax Compliance Act (“FATCA”) and Common Reporting Standard (“CRS”) as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives;
- I/We hereby consent that the Insurer may withhold from my/our policy/account(s) such amounts in accordance with the requirements of FATCA and CRS as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives;
- I/We hereby consent that the Insurer may classify me/us as a reportable account(s) or non-participating foreign financial institution (“NPFPI”) / a recalcitrant policyholder/ account holder and/or suspend, recall or terminate my/our policy/ account, in the event I/We fail to provide accurate and complete information and/or documentation as the Insurer may require;
- I/We understand to notify the Insurer in writing within 30 days if there is a change in any information which I/We have provided to the Insurer; and
- I/We certify that I am/We are authorized to sign for the policyholder/ account holder in respect of all the policy(ies)/account(s) to which this form relates.

Signature:			
Name:		Date:	
Designation:		Company Stamp:	
Capacity*:			

Note: * Please indicate the capacity in which you are signing the form (for example “Authorised Officer”). If signing under a power of attorney please also attach a certified copy of the power of attorney.

For Office Use:			Remarks, if any:
<input type="checkbox"/> Not Reportable	<input type="checkbox"/> Reportable	<input type="checkbox"/> Refuse to respond/ Undocumented	
Reviewed by:		Date:	
Approved by:		Date:	

Appendix – Summary of Selected Definitions

These are selected definitions provided to assist you with the completion of this form. Further details can be found within the OECD Common Reporting Standard for Automatic Exchange of Information (“CRS-AEOI”), the associated Commentary to the CRS, U.S. Foreign Account Tax Compliance Act (“FATCA”) and domestic guidance.

This can be found at the following link- <http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm> ; and <https://www.irs.gov/businesses/corporations/information-for-foreign-financial-institutions>

“Account Holder” (“Policyholder”) means is the person listed or identified as the holder of a Financial Account/Policy maintained by the Financial Institution. This is regardless of whether such person is a flow-through Entity. Thus, for example, if a trust or an estate is listed as the holder or owner of a Financial Account/Policy, the trust or estate is the Account Holder, rather than the trustee or the trust’s owners or beneficiaries. Similarly, if a partnership is listed as the holder or owner of a Financial Account/Policy, the partnership is the Account Holder, rather than the partners in the partnership. A person, other than a Financial Institution, holding a Financial Account/Policy for the benefit or account of another person as agent, custodian, nominee, signatory, investment advisor, or intermediary, is not treated as holding the account, and such other person is treated as holding the account.

“Control” over an Entity is generally exercised by the natural person(s) who ultimately has a controlling ownership interest (typically on the basis of a certain percentage (e.g. 25%)) in the Entity. Where no natural person(s) exercises control through ownership interests, the Controlling Person(s) of the Entity will be the natural person(s) who exercises control of the Entity through other means. Where no natural person(s) is/are identified as exercising control of the Entity through ownership interests, then under the CRS the Reportable Person is deemed to be the natural person who hold the position of senior managing official.

“Controlling Person(s)” are the natural person(s) who exercise control over an entity. Where that entity is treated as a Passive Non-Financial Entity (“Passive NFE”) then a Financial Institution is required to determine whether or not these Controlling Persons are Reportable Persons. This definition corresponds to the term “beneficial owner” described in Recommendation 10 of the Financial Action Task Force Recommendations (as adopted in February 2012).

In the case of a trust, the Controlling Person(s) are the settlor(s), the trustee(s), the protector(s) (if any), the beneficiary(ies) or class(es) of beneficiaries, or any other natural person(s) exercising ultimate effective control over the trust (including through a chain of control or ownership). Under the CRS the settlor(s), the trustee(s), the protector(s) (if any), and the beneficiary(ies) or class(es) of beneficiaries, are always treated as Controlling Persons of a trust, regardless of whether or not any of them exercises control over the activities of the trust.

Where the settlor(s) of a trust is an Entity then the CRS requires Financial Institutions to also identify the Controlling Persons of the settlor(s) and when required report them as Controlling Persons of the trust.

In the case of a legal arrangement other than a trust, “Controlling Person(s) means persons in equivalent or similar positions.

“Custodial Institution” means any Entity that holds, as a substantial portion of its business, Financial Assets for the account of others. This is where the Entity’s gross income attributable to the holding of Financial Assets and related financial services equals or exceeds 20% of the Entity’s gross income during the shorter of: (i) the three-year period that ends on 31 December (or the final day of a non-calendar year accounting period) prior to the year in which the determination is being made; or (ii) the period during which the Entity has been in existence.

“CRS” stands for Common Reporting Standards, which is developed by The Organisation for Economic Co-operation and Development (OECD) to obtain information from financial institutions and for automatic exchange of financial account/policy information with other jurisdictions on an annual basis for tax purposes.

“Depository Institution” means any Entity that accepts deposits in the ordinary course of a banking or similar business.

“Entity” means a legal person or a legal arrangement, such as a corporation, organisation, partnership, trust or foundation. This term covers any person other than an individual (i.e. a natural person).

“FATCA” stands for the Foreign Account Tax Compliance provisions, which were enacted into U.S. law as part of the Hiring Incentives to Restore Employment (HIRE) Act on March 18, 2010. FATCA creates a new information reporting and withholding regime for payments made to certain non-U.S. financial institutions and other non-U.S. entities.

“Financial Account” A Financial Account is an account maintained by a Financial Institution and includes: Depository Accounts; Custodial Accounts; Equity and debt interest in certain Investment Entities; Cash Value Insurance Contracts; and Annuity Contracts.

“Financial Institution” means a “Custodial Institution”, a “Depository Institution”, an “Investment Entity”, or a “Specified Insurance Company”. Please see the relevant domestic guidance and the CRS for further classification definitions that apply to Financial Institutions.

“Investment Entity” includes two types of Entities:

- (i) an Entity that primarily conducts as a business one or more of the following activities or operations for or on behalf of a customer:
 - Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading;
 - Individual and collective portfolio management; or

- Otherwise investing, administering, or managing Financial Assets or money on behalf of other persons. Such activities or operations do not include rendering non-binding investment advice to a customer.

(ii) The second type of “Investment Entity” (“Investment Entity managed by another Financial Institution”) is any Entity the gross income of which is primarily attributable to investing, reinvesting, or trading in Financial Assets where the Entity is managed by another Entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or the first type of Investment Entity.

“Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution” means any Entity the gross income of which is primarily attributable to investing, reinvesting, or trading in Financial Assets if the Entity is (i) managed by a Financial Institution and (ii) not a Participating Jurisdiction Financial Institution.

“Investment Entity managed by another Financial Institution” An Entity is “managed by” another Entity if the managing Entity performs, either directly or through another service provider on behalf of the managed Entity, any of the activities or operations described in clause (i) above in the definition of ‘Investment Entity’.

An Entity only manages another Entity if it has discretionary authority to manage the other Entity’s assets (either in whole or part). Where an Entity is managed by a mix of Financial Institutions, NFEs or individuals, the Entity is considered to be managed by another Entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or the first type of Investment Entity, if any of the managing Entities is such another Entity.

“Participating Jurisdiction Financial Institution” means (i) any Financial Institution that is tax resident in a Participating Jurisdiction, but excludes any branch of that Financial Institution that is located outside of that jurisdiction, and (ii) any branch of a Financial Institution that is not tax resident in a Participating Jurisdiction, if that branch is located in such Participating Jurisdiction.

“Passive income” refers generally to the portion of gross income that consists of: dividends (including substitute dividend payments); interest; income equivalent to interest; rents and royalties (other than those derived in the active conduct of a trade or business conducted, at least in part, by employees); annuities; net gains from the sale of property that gives rise to passive income; net gains from certain transaction in commodities; net foreign currency gains; net income from notional principal contracts; amounts received under cash value insurance contracts; and amounts received by an insurance company in connection with its reserves for insurance and annuity contracts.

“Related Entity” An Entity is a “Related Entity” of another Entity if either Entity controls the other Entity, or the two Entities are under common control. For this purpose control includes direct or indirect ownership of more than 50% of the vote and value in an Entity.

“Reportable Person” is defined as an individual who is tax resident in a Reportable Jurisdiction under the tax laws of that jurisdiction. Dual resident individuals may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for purposes of determining their residence for tax purposes.

“Resident for tax purposes” Generally, an Entity will be resident for tax purposes in a jurisdiction if, under the laws of that jurisdiction (including tax conventions), it pays or should be paying tax therein by reason of his domicile, residence, place of management or incorporation, or any other criterion of a similar nature, and not only from sources in that jurisdiction. Dual resident Entities may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for determining their residence for tax purposes. An Entity such as a partnership, limited liability partnership or similar legal arrangement that has no residence for tax purposes shall be treated as resident in the jurisdiction in which its place of effective management is situated. A trust is treated as resident where one or more of its trustees is resident. For additional information on tax residence, please talk to your tax adviser or see the following link: [OECD automatic exchange of information portal](#).

“Specified Insurance Company” means any Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

“TIN” (including “functional equivalent”) means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at the following link [OECD automatic exchange of information portal](#).

Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a “functional equivalent”). Examples of that type of number include, for Entities, a Business/company registration code/number.

“US IRS Forms” refers to the US Internal Revenue Service (IRS) Forms W-9, W-8BEN-E, W-8IMY, W-8EXP and W-8ECI that are available from the US IRS website. You are advised to always obtain your own legal and tax advice when filling up US IRS Forms.

FATCA/CRS SELF-CERTIFICATION FORM FOR CONTROLLING PERSON



Archipelago™
Life Insurance Limited

Important Notes:

- Please complete, where applicable, the relevant sections below. Kindly consult your tax, legal and/or other professional advisers if you have any question on or in relation to U.S. Foreign Account Tax Compliance Act ("FATCA") any of the U.S. IRS Forms or this Self-Certification Form, and Common Reporting Standard ("CRS") and OECD's Automatic Exchange of Information ("AEOI").
- Website – FATCA: <https://www.irs.gov/businesses/corporations/information-for-foreign-financial-institutions>
Website – CRS-AEOI: www.oecd.org/tax/automatic-exchange/
- Complete this Controlling Person Self-Certification Form for each Controlling Person of an entity.
- For Preexisting individual, if your signature does not match our records we will be unable to carry out your instructions/ verifications.

PART 1 – Identification of a Controlling Person (CP)

Full Name of CP	
Policy Number *	
<i>* Only applicable to Preexisting Policy.</i>	
Country of Birth	Date of Birth (DD/MM/YYYY)
Current Residence Address	
Line 1 House/Apt/Suite/Name, Number, Street	
Line 2 Town/City/Province/State	
Line 3 Postal Code/ ZIP Code	
Line 4 Country	
Mailing Address (Please complete if different from the Current Residence Address)	
Line 1 House/Apt/Suite/Name, Number, Street	
Line 2 Town/City/Province/State	
Line 3 Postal Code/ ZIP Code	
Line 4 Country	
Please enter the Legal Name of the relevant entity Account Holder/ Policyholder of which you are a CP	
Legal Name of Entity 1	
Legal Name of Entity 2	
Legal Name of Entity 3	

PART 2 – Country of Residence for Tax Purposes and related Taxpayer Identification Number ("TIN")

Please complete the following table indicating:

- where the Controlling Person is a tax resident (except for Malaysia);
- the Controlling Person's TIN for each country indicated; and
- if the Controlling Person is a tax resident in a country that is a Reportable Jurisdiction(s) then please also complete **Part 3 "Type of Controlling Person"**.

If a TIN is unavailable please provide the appropriate reason A, B or C:

- Reason A** - The country where the Controlling Person is liable to pay tax does not issue TINs to its residents;
- Reason B** - The Controlling Person is unable to obtain a TIN or equivalent number (Please explain why you are unable to obtain a TIN in the below table if you have selected this reason); or
- Reason C** - No TIN is required. (Note. Only select this reason if the authorities of the country of tax residence entered below do not require the TIN to be disclosed)

If the Controlling Person is tax resident in more than three countries please use a separate sheet.

If the Controlling Person is a U.S. person under U.S. FATCA regulations, please fill in and provide U.S. IRS **Form W-9** in addition to this form

No	Country of Tax Residence	TIN	If no TIN available, indicate Reason A, B or C
1			
2			
3			

No	Please explain in the following boxes why you are unable to obtain a TIN if you selected Reason "B" above
1	
2	
3	

PART 3 – Type of Controlling Person

Please provide the Controlling Person's Status by ticking the appropriate box below:

No	Type of Controlling Person	Entity 1	Entity 2	Entity 3
1	Controlling Person of a legal person – control by ownership (i.e. not less than 25% of issued share capital)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Controlling Person of a legal person – control by other means (i.e. not less than 25% of voting rights)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	Controlling Person of a legal person – senior managing official (i.e. control over the management of the entity)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	Controlling Person of a trust – settlor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	Controlling Person of a trust – trustee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6	Controlling Person of a trust – protector	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7	Controlling Person of a trust – beneficiary or member of the class of beneficiaries	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8	Controlling Person of a trust – other (i.e. individual who exercises control over another entity being the settlor/ trustee/ protector/ beneficiary)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9	Controlling Person of a legal arrangement (non-trust) – individual in a position equivalent/ similar to settlor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10	Controlling Person of a legal arrangement (non-trust) – individual in a position equivalent/ similar to trustee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11	Controlling Person of a legal arrangement (non-trust) – individual in a position equivalent/ similar to protector	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12	Controlling Person of a legal arrangement (non-trust) – individual in a position equivalent/ similar to beneficiary or member of the class of beneficiaries	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13	Controlling Person of a legal arrangement (non-trust) – individual in a position equivalent/ similar to	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

PART 4 - Declaration

- I represent and declare that the information provided above is true, accurate and complete.
- I hereby consent for Archipelago Life Insurance Limited ("ALIL" or "the Insurer") or any of its affiliates to report my information to regulatory authority in accordance with the requirements of Foreign Account Tax Compliance Act ("FATCA") and Common Reporting Standard ("CRS") as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives.
- I hereby consent that the Insurer may withhold from my policy/ account(s) such amounts in accordance with the requirements of FATCA and CRS as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives.
- I hereby consent that the Insurer may classify me as a reportable account, a recalcitrant CP/Policyholder/ account holder and/or suspend, recall or terminate my policy/ account, in the event I fail to provide accurate and complete information and/or documentation as the Insurer may require.
- I understand to notify the Insurer in writing within 30 days if there is a change in any information which I have provided to the Insurer.

Signature:			
Name:		Date:	
Capacity*:			

Note: * If you are not the Controlling Person, please indicate the capacity in which you are signing the form. If signing under a power of attorney please also attach a certified copy of the power of attorney.

For Office Use:			Remarks, if any:
<input type="checkbox"/> Not Reportable	<input type="checkbox"/> Reportable	<input type="checkbox"/> Refuse to respond/ Undocumented	
Reviewed by:		Date:	
Approved by:		Date:	

Appendix – Summary of Selected Definitions

These are selected definitions provided to assist you with the completion of this form. Further details can be found within the OECD Common Reporting Standard for Automatic Exchange of Information (“CRS-AEOI”), the associated Commentary to the CRS, U.S. Foreign Account Tax Compliance Act (“FATCA”) and domestic guidance.

This can be found at the following link- <http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm> ; and <https://www.irs.gov/businesses/corporations/information-for-foreign-financial-institutions>

“Account Holder” (“Policyholder”) means is the person listed or identified as the holder of a Financial Account/Policy maintained by the Financial Institution. This is regardless of whether such person is a flow-through Entity. Thus, for example, if a trust or an estate is listed as the holder or owner of a Financial Account/Policy, the trust or estate is the Account Holder, rather than the trustee or the trust’s owners or beneficiaries. Similarly, if a partnership is listed as the holder or owner of a Financial Account/Policy, the partnership is the Account Holder, rather than the partners in the partnership. A person, other than a Financial Institution, holding a Financial Account/Policy for the benefit or account of another person as agent, custodian, nominee, signatory, investment advisor, or intermediary, is not treated as holding the account, and such other person is treated as holding the account.

“Controlling Person(s)” are the natural person(s) who exercise control over an entity. Where that entity is treated as a Passive Non-Financial Entity (“Passive NFE”) then a Financial Institution is required to determine whether or not these Controlling Persons are Reportable Persons. This definition corresponds to the term “beneficial owner” described in Recommendation 10 of the Financial Action Task Force Recommendations (as adopted in February 2012).

If the account/policy is maintained for an entity of which the individual is a Controlling Person, then the “Controlling Person Tax Residency Self-Certification” form should be completed instead of this form.

“CRS” stands for Common Reporting Standards, which is developed by The Organisation for Economic Co-operation and Development (OECD) to obtain information from financial institutions and for automatic exchange of financial account/policy information with other jurisdictions on an annual basis for tax purposes.

“Entity” means a legal person or a legal arrangement, such as a corporation, organisation, partnership, trust or foundation. This term covers any person other than an individual (i.e. a natural person).

“FATCA” stands for the Foreign Account Tax Compliance provisions, which were enacted into U.S. law as part of the Hiring Incentives to Restore Employment (HIRE) Act on March 18, 2010. FATCA creates a new information reporting and withholding regime for payments made to certain non-U.S. financial institutions and other non-U.S. entities.

“Financial Institution” means a “Custodial Institution”, a “Depository Institution”, an “Investment Entity”, or a “Specified Insurance Company”. Please see the relevant domestic guidance and the CRS for further classification definitions that apply to Financial Institutions.

“Financial Account” A Financial Account is an account maintained by a Financial Institution and includes: Depository Accounts; Custodial Accounts; Equity and debt interest in certain Investment Entities; Cash Value Insurance Contracts; and Annuity Contracts.

“Participating Jurisdiction” A Participating Jurisdiction means a jurisdiction with which an agreement is in place pursuant to which it will provide the information required on the automatic exchange of financial account/policy information set out in the Common Reporting Standard.

“Reportable Account” means an account held by one or more Reportable Persons or by a Passive NFE with one or more Controlling Persons that is a Reportable Person ‘Reportable Jurisdiction’ A Reportable Jurisdiction is a jurisdiction with which an obligation to provide financial account/policy information is in place.

“Reportable Person” is defined as an individual who is tax resident in a Reportable Jurisdiction under the tax laws of that jurisdiction. Dual resident individuals may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for purposes of determining their residence for tax purposes.

“Specified Insurance Company” means any Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

“TIN” (including “functional equivalent”) means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at the following link OECD automatic exchange of information portal.

Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a “functional equivalent”). Examples of that type of number include, for Entities, a Business/company registration code/number.

“U.S. person” or United States person means a person described in Section 7701(a)(30) of the Internal Revenue Code: A citizen or a resident of the United States.

“U.S. IRS Forms” refers to the U.S. Internal Revenue Service (IRS) Forms W-9, W-8BEN-E, W-8IMY, W-8EXP and W-8ECI that are available from the US IRS website. You are advised to always obtain your own legal and tax advice when filling up US IRS Forms.