

Individual Insurance and Savings and Investments

- This form is required for:
 - Life insurance contracts that can accumulate a cash surrender value (whole life insurance, enhanced term-100 life insurance, universal life insurance);
 - Non-registered savings plans (NRSPs); and
 - Non-registered annuities.
- The purpose of this form is to confirm the tax residence status of the **policyowner/contractholder/investor** and it must be completed:
 - When issuing a contract/opening an account, where the policyowner/policyholder/investor is a resident of both Canada and a jurisdiction other than Canada for tax purposes;
 - When the declaration of tax residence has not been provided on the insurance/investment application form;
 - Following a change of circumstances to the United States, as required by the **Foreign Account Tax Compliance Act (FATCA)** (Part XVIII of Canada's *Income Tax Act*); or
 - Following a change of circumstances to a country other than Canada or the United States, as required by the **Common Reporting Standard** (Part XIX of Canada's *Income Tax Act*).
- If the policyowner/contractholder/investor is a resident of a jurisdiction other than Canada for tax purposes, Beneva Inc. may be obligated to report the information on the insurance contract/financial account to the Canada Revenue Agency (CRA), as required by the FATCA or the Common Reporting Standard.
- The **social insurance number** of the policyowner/contractholder/investor must be provided on this form **only if** the person has a social insurance number **and** is a non-resident.
- For more information on the FATCA and the Common Reporting Standard, consult your financial security advisor/representative or visit the CRA website at [canada.ca/en/revenue-agency.html](https://www.cra.ca/en/revenue-agency.html).
- For more information on how to complete this form, see the "General Information and Instructions" and "Definition" sections at the end of the form.
- **Sections 1, 2 and 3 of this form must all be completed.**

1. Identification of policyowner/contractholder/investor

When more than one policyowner/contractholder/investor, please complete a separate form for each person.

Policy/account number: _____

Last name	First name	Initials	Date of Birth
			Y Y Y Y M M D D

Complete address of permanent residence _____

2. Declaration of Tax Residence (Self-Certification)

Check all options that apply to you:

☐ I am a tax resident of Canada

If you check this box, please indicate your Social Insurance Number: _____

☐ I am a tax resident of the United States

If you check this box, please indicate your U.S. taxpayer identification number (TIN): _____

☐ I am a tax resident of a jurisdiction other than Canada or the United States

If you check this box, please indicate your jurisdiction of tax residence and your taxpayer identification numbers (TINs) below:

If you don't have a TIN for a specific jurisdiction, give the reason by choosing from one of the following:

Reason 1: I will apply or have applied for a TIN but have not yet received it.

➔ Please confirm your TIN to Beneva in writing within 15 days of receiving it from the fiscal authorities.

Reason 2: My jurisdiction of tax residence does not issue TINs to its residents.

Reason 3: Other reason ➔ If you choose this option, specify below why you don't have a TIN.

Jurisdiction of tax residence	Taxpayer identification number (TIN)	If you don't have a TIN, specify the reason (1, 2 or 3)

If your full permanent residential address is in a country different from your declaration of tax residence, please provide a detailed explanation as to why this is the case and whether it is a temporary or permanent situation:

(For more details on tax residence status, see section 2 of the "General Information and Instructions" at the end of the form.)

I certify that the information provided on this form is correct and complete. I will provide Beneva Inc. with a new declaration of tax residence within 30 days of any change in circumstances that would render the current declaration incomplete or inaccurate. I certify that my signature, if affixed electronically, has the same legal value as my handwritten signature. Any reproduction of this form whose integrity is ensured has the same legal value as the original.

Y Y Y Y M M D D
Date