

Declaration of Tax Residence (Self-Certification) – Individual

Individual Insurance: Beneva Inc., 1225 Saint-Charles Street West, Suite 200, Longueuil, Quebec J4K 0B9
Privilege product: Beneva Inc., P.O. Box 10500, Station Sainte-Foy, Quebec City, Quebec G1V 4H6
Savings and Investments: Beneva Inc., P.O. Box 10510, Station Sainte-Foy, Quebec City, Quebec G1V 0A3

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;

Identification of policyowner/contractholder/investor

- 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.
- 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.

this is the case and whether it is a temporary or permanent situation:

When more than one policyowner/contractholder/investor, please complete a <u>separate</u> form for each person. Policy/account number:				
Tolloy/account number.			[Y,Y,Y,Y M,M D,D	
Last name	First name	Initials	Date of Birth	
Complete address of permanent resi	dence			
2. Declaration of Tax F	Residence (Self-Certification)			
Check <u>all</u> 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 If you check this box, please indicate	States your U.S. taxpayer identification number (TIN):			
If you check this box, please indicate If you don't have a TIN for a specific ju Reason 1: I will apply or have applied	on other than Canada or the United States your jurisdiction of tax residence and your taxpay urisdiction, give the reason by choosing from one of for a TIN but have not yet received it. TIN to Beneva in writing within 15 days of receiv	of the following:	ow:	
Reason 2: My jurisdiction of tax resid	ence does not issue TINs to its residents.			
	choose this option, specify below why you don't h			
Jurisdiction of tax resid	lence Taxpayer identification number	er (TIN) If you don't have a	TIN, specify the reason (1, 2 or 3)	

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

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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

Declaration, consent and signature of policyowner/contractholder/investor

in circumstances that would render the current declaration incomplete or inhandwritten signature. Any reproduction of this form whose integrity is ensured.	naccurate. I certify that my signature, if affixed electronica	, , ,
Name (print) of policyowner/contractholder/investor	Signature of policyowner/contractholder/investor	LY Y Y Y M M D D Date

General Information and Instructions

1. Identification of policyowner/contractholder/investor

Please provide the policy/contract number, last name, first name, initials, date of birth and complete permanent residence address of the policyowner/contractholder/investor

2. Declaration of Tax Residence (Self-Certification)

Generally, an individual will be a tax resident of a jurisdiction if they normally reside in that jurisdiction and not just because they receive income from that jurisdiction.

An individual who is a tax resident in more than one jurisdiction can rely on any tiebreaker rules (when they apply) in a tax convention to resolve a case of dual tax residence. Otherwise, an individual should enter all of the jurisdictions where they are a tax resident and provide their taxpayer identification number (TIN) for each jurisdiction.

According to the CRA, you are a **non-resident of Canada for tax purposes** if one of the following situations applies:

- You normally, customarily, or routinely live in another country where you are not considered a resident of Canada; or
- You do not have significant residential ties in Canada; and are in one of the following situations:
 - You live outside Canada throughout the tax year; or
 - You stay in Canada for less than 183 days in the tax year.

For more information on how to determine resident status for tax purposes, please refer to the CRA website at canada.ca/en/revenue-agency.html.

A tax identification number (TIN) is a unique identifier made of letters or numbers that the jurisdiction assigns to an individual. The jurisdiction uses the TIN in administering its tax laws to identify the individual. Enter the TIN in its official format.

If you are eligible to receive a TIN but you do not have one, you have 90 days to apply for one from your jurisdiction of residence and 15 days after you receive it to confirm it to Beneva in writing.

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.

3. Declaration, consent and signature of policyowner/contractholder/investor Please read this section carefully and then sign and date the form.

Definition

Change of circumstances

A change of circumstances includes, for example:

- changing a bank account for one in a financial institution in a country other than Canada;
- · changing telephone number for one in a country other than Canada;
- · changing an address for an address in a country other than Canada;
- · requesting to have mail forwarded to a country other than Canada; or
- any change that would affect the status of the account for tax purposes, or the declaration of tax residence obtained when the policy was first issued or the account first opened.

Individual Insurance

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Customer Service

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Partners Services

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Privilege Product

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Savings and Investments

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Partners Services

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Scanned of faxed documents received by Beneva may be used by Beneva in lieu of the original document.

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