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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.
- This form is intended to confirm the tax residence status of the **beneficiary** and must be completed to meet the requirements of the **Foreign Account Tax Compliance Act (FATCA)** and the **Common Reporting Standard** (Parts XVIII and XIX of Canada's *Income Tax Act*):
 - Following the death of the insured/annuitant, when the sums insured/death benefit become payable **and** the beneficiary's residence address is in a country **other** than Canada; or
 - If the beneficiary's declaration of tax residence was not provided on the form FIND0324A, *Information Required for Verification of the Beneficiary's Identity – Individual* (this applies before a death benefit of \$10,000 or more is paid to the same beneficiary, for universal life insurance contracts where there are amounts in the transitory account at the date of the insured's death, for NRSPs and for non-registered annuities).
- If the beneficiary is a resident of a jurisdiction other than Canada for tax purposes, Beneva Inc. may be obligated to report the information about the death benefit paid under 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 beneficiary 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, 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" section at the end of the form.
- **Sections 1, 2 and 3 of this form must all be completed.**

1. Identification of the Beneficiary

When more than one beneficiary, please complete a separate form for each person.

Last name and first name

Initials

Y Y Y Y

M M

D D

Date of birth

Complete address of permanent residence

Complete address of permanent residence (cont.)

Name of the policyowner/contractholder/investor

Policy/Account number

2. Declaration of Tax Residence of the Beneficiary (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 do not 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 do not have a TIN.

Jurisdiction of tax residence	Taxpayer identification number (TIN)	If you do not 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.)

3. Declaration and Signature of the Beneficiary

I certify that the information provided on this form is correct and complete. 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.

Name (print) of the beneficiary	Signature of the beneficiary	<table><tr><td>Y</td><td>Y</td><td>Y</td><td>Y</td><td>M</td><td>M</td><td>D</td><td>D</td></tr><tr><td colspan="8">Date</td></tr></table>	Y	Y	Y	Y	M	M	D	D	Date							
Y	Y	Y	Y	M	M	D	D											
Date																		

General Information and Instructions

1. Identification of the Beneficiary

Please provide the last name, first name, initials, date of birth and complete permanent residence address of the beneficiary.

Also, indicate the name of the policyowner/contractholder/investor and the policy/account number.

2. Declaration of Tax Residence of the Beneficiary (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 beneficiary must be provided on this form **only if** the person has a social insurance number **and** is a non-resident.

3. Declaration and Signature of the Beneficiary

Please read this section carefully and then sign and date the form.

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



Individual Insurance

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