

Important information

As a result of Bermuda agreeing to implement the Organization for Economic Co-operation and Development (OECD) Common Reporting Standard (CRS), The Manufacturers Life Insurance Company (Bermuda Branch) (Manulife Bermuda) and its affiliates (we, us, or our) are required to collect certain information about a policy owner or trust participant's tax residency. In addition, we may be legally obliged to pass on tax information with respect to the policy to Bermuda tax authorities.

The provisions underlying what is commonly known as the Foreign Account Tax Compliance Act (FATCA) became law in the United States in March 2010. As a result of Bermuda entering into an intergovernmental agreement with the United States for FATCA, we are required to collect, and in some instances, may be required to report certain information about a policy owner or trust participant account to the U.S. Internal Revenue Service (IRS). We also require information for FATCA purposes, including but not limited to, determining the policy owner or trust participant's FATCA classification (each policy owner or trust participant must complete the appropriate IRS Form W-8).

This form will remain valid unless there is a change in circumstance related to the policy owner or trust participant's tax status or other mandatory fields included in this form. The policy owner or trust participant must notify us within 30 days if there is a change in circumstance that makes any of the information provided in this form incorrect or incomplete and provide an updated self-certification form.

This form is intended to request information consistent with local law requirements.

If the policy owner or trust participant has any remaining questions about how to complete this form or about how to determine their tax residence status, they should contact their tax advisor or local tax authority. **We will not be in a position to provide assistance beyond the information contained within this form.**

More information about the OECD and CRS can be found at:

- www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance
- www.gov.bm/oecd-crs-and-fatca

Instructions for completing this form

All relevant sections must be completed to provide information as required to evidence the declaration made.

Section 1: Policy information

Complete all information requested for the policy owner or trust participant.

Section 2: Tax residency information for individuals

Complete this section **only** if the policy owner is an individual owner or Master Trust—individual trust participant.

Section 3: Tax residency information for entities

Complete this section **only** if the policy owner is an entity (PIC, trust, or foundation) or Master Trust—entity trust participant.

Add Section 4: Controlling persons information for a passive non-financial entity

Complete this section **only** if the policy owner or Master Trust—entity trust participant is a passive non-financial entity.

Section 5: Signature and declaration

An authorized signer must read and sign this section.

1. Policy information

Policy owner is: (select one)

- Individual owner
 Master Trust—individual trust participant
 Entity (PIC, trust, or foundation)
 Master Trust—entity trust participant

Policy number _____

Life insured full legal name (First) _____ MI _____ Last _____

Policy owner/trust participant (individual, entity, trust, or foundation) full legal name _____ Date of birth/trust (mm/dd/yyyy) _____

Policy owner/trust participant (individual, entity, trust, or foundation) permanent address (Street) _____

City _____ Country _____ Mailing code _____

2. Tax residency information for individuals

Complete this section **only** if the policy owner is an individual owner or Master Trust—individual trust participant. Proceed to section 5 after completing.

A. List all countries in which you are a tax resident:

Country/jurisdiction	Taxpayer identification number (TIN)	If a TIN is unavailable, select the appropriate reason
_____	_____	<input type="checkbox"/> Reason A <input type="checkbox"/> Reason B <input type="checkbox"/> Reason C
_____	_____	<input type="checkbox"/> Reason A <input type="checkbox"/> Reason B <input type="checkbox"/> Reason C
_____	_____	<input type="checkbox"/> Reason A <input type="checkbox"/> Reason B <input type="checkbox"/> Reason C

Reason A: The country/jurisdiction where the trust participant is a resident does not issue TINs to its residents.

Reason B: The trust participant is otherwise unable to obtain a TIN or equivalent number (provide explanation in section 2B).

Reason C: No TIN is required (only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction).

B. If you selected reason B, provide an explanation for why a TIN could not be obtained:

3. Tax residency information for entities

Complete this section **only** if the policy owner is an entity (PIC, trust, or foundation) or Master Trust—entity trust participant (we may request additional information as it relates to the type of entity claimed).

A. Select the entity type below and provide the relevant information requested:

- Financial institution:**
- A depository or custodial institution
 A sponsoring entity or reporting trustee of an established trust
- Active non-financial entity:**
- A corporation the stock of which is traded on an established securities market:** (provide the name of the established securities market in which the corporation trades) _____
 A related entity of a regularly traded corporation: (provide the name of the established securities market in which the related corporation trades) _____
 Other, please specify: _____
- Passive non-financial entity:** (complete section 4)
- A non-financial entity that is not active
 An investment entity that is located in a non-participating jurisdiction and managed by another financial institution

3. Tax residency information for entities (continued)

B. Tax identification number (TIN)/Global Intermediary Identification Number (GIIN):

 TIN or GIIN Country of tax residency

C. List all shareholders for the entity, or if a trust or foundation, all beneficial owners and or/controllers:

1. _____ %
 Owner full legal name (First, MI, Last) (or entity name, if applicable) Date of birth/trust (mm/dd/yyyy) Percentage of ownership

 Permanent address (Street)

 City Country Mailing code
2. _____ %
 Owner full legal name (First, MI, Last) (or entity name, if applicable) Date of birth/trust (mm/dd/yyyy) Percentage of ownership

 Permanent address (Street)

 City Country Mailing code
3. _____ %
 Owner full legal name (First, MI, Last) (or entity name, if applicable) Date of birth/trust (mm/dd/yyyy) Percentage of ownership

 Permanent address (Street)

 City Country Mailing code
4. _____ %
 Owner full legal name (First, MI, Last) (or entity name, if applicable) Date of birth/trust (mm/dd/yyyy) Percentage of ownership

 Permanent address (Street)

 City Country Mailing code

Note: If you need additional space for this section, attach a separate sheet.

4. Controlling persons information for a passive non-financial entity

List all controlling persons:

1. _____ %
 Owner full legal name (First, MI, Last) Date of birth (mm/dd/yyyy) Percentage of ownership

 Country of tax residency 1 TIN

 Country of tax residency 2 (if applicable) TIN

 Country of tax residency 3 (if applicable) TIN

 Permanent address (Street)

 City Country Mailing code
2. _____ %
 Owner full legal name (First, MI, Last) Date of birth (mm/dd/yyyy) Percentage of ownership

 Country of tax residency 1 TIN

 Country of tax residency 2 (if applicable) TIN

 Country of tax residency 3 (if applicable) TIN

 Permanent address (Street)

 City Country Mailing code

4. Controlling persons information for a passive non-financial entity (continued)

3. _____ %
 Owner full legal name (First, MI, Last) Date of birth (mm/dd/yyyy) Percentage of ownership

 Country of tax residency 1 TIN

 Country of tax residency 2 (if applicable) TIN

 Country of tax residency 3 (if applicable) TIN

 Permanent address (Street)

 City Country Mailing code

4. _____ %
 Owner full legal name (First, MI, Last) Date of birth (mm/dd/yyyy) Percentage of ownership

 Country of tax residency 1 TIN

 Country of tax residency 2 (if applicable) TIN

 Country of tax residency 3 (if applicable) TIN

 Permanent address (Street)

 City Country Mailing code

Note: If you need additional space for this section, attach a separate sheet.

5. Signature and declaration

By signing below, I understand that the information supplied by me is covered by the full provisions of the terms and conditions governing the policy owner or trust participant relationship with Manulife Bermuda setting out how Manulife Bermuda may use and share the information supplied by me.

I acknowledge that the information contained in this form and information regarding the policy owner or trust participant and any reportable accounts may be reported to the tax authorities of the country/jurisdiction in which these accounts are maintained and exchanged with tax authorities of another country/jurisdiction or countries/jurisdictions in which the policy owner or trust participant and any reportable accounts may be tax resident pursuant to intergovernmental agreements to exchange financial account information. I agree and understand to waive any rights that would prevent Manulife Bermuda from meeting any government, regulatory, and legal requirements.

I certify that I am authorized to sign for the policy owner or trust participant and any reportable accounts in respect of all the accounts to which this form relates.

I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete.

I undertake to advise Manulife Bermuda within 30 days of any change in circumstances which affects the tax residency status of the policy owner or trust participant and any reportable accounts identified in this form or causes the information contained herein to become incorrect or incomplete, and to provide Manulife Bermuda with a suitably updated self-certification and declaration within 30 days of such change in circumstances.

SIGN HERE _____
 Signature of authorized signer Date (mm/dd/yyyy)

 Print name Title

 Capacity

Summary descriptions of select defined terms:

Control—Control over an entity that is generally exercised by the natural persons who ultimately has a controlling ownership interest (typically on the basis of a certain percentage (e.g., 25%)) in the entity. Where no natural persons exercises control through ownership interests, the controlling persons of the entity will be the natural persons who exercises control of the entity through other means. Where no natural persons 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 persons—The natural persons 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.

Financial account—An account maintained by a financial institution, including a depository account, a custodial account and any cash value insurance contract, and any annuity contract issued or maintained by a financial institution.

Financial institution—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.

Policy owner—The person listed or identified as the holder of a financial account by the financial institution that maintains the account. 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, the trust or estate is the policy owner, 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, the partnership is the policy owner, rather than the partners in the partnership. A person, other than a financial institution, holding a financial account 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.

Reportable account—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 jurisdiction with which an obligation to provide financial account information is in place and that is identified in a published list.

Reportable person—A reportable jurisdiction person, other than:

- a corporation the stock of which is regularly traded on one or more established securities markets;
- any corporation that is a related entity of a corporation described in clause (i);
- a governmental entity;
- an international organization;

- a central bank; or
- a financial institution (except for an investment entity described in sub paragraph A(6b) of the CRS that are not participating jurisdiction financial institutions. Instead, such investment entities are treated as passive NFEs).

Resident for tax purposes—A jurisdiction if, under the laws of that jurisdiction (including tax conventions), an entity pays or should be paying tax therein by reason of its domicile, residence, place of management or incorporation, or any other criterion of a similar nature, and not only from sources in that jurisdiction. Each jurisdiction has its own rules for defining tax residence, and jurisdictions have provided information on how to determine whether an entity is tax resident in the jurisdiction on the OECD automatic exchange of information portal. For additional information on tax residence, please talk to your tax adviser or see the OECD automatic exchange of information portal.

TIN (including functional equivalent)—The 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 OECD automatic exchange of information portal.

Some jurisdictions do not issue a TIN. However, these jurisdictions often utilize 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.