U.S. FATCA and OECD CRS Individual Self-Certification

Sun Life International

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Please PRINT clearly.

PLEASE READ BEFORE COMPLETING THIS FORM

Tax law[1] requires that we collect certain information about each Account Holder's tax residency and U.S. citizenship status. For this purpose, an Account Holder includes the person that owns the account as well as the Beneficial Owner of the income and assets associated with the account.

Should you be completing this form on behalf of the Beneficial Owner, you should complete the form using information relating to his/her citizenship and residence for tax purposes rather than your own.

- **You are required to complete all relevant sections** in relation to all known accounts held with the Bermuda branch of Sun Life Assurance Company of Canada or Sun Life Financial Investments (Bermuda) Ltd. (collectively, "Sun Life") and to provide any additional information as we may request to evidence the declaration made. If you fail to complete this form to the satisfaction of Sun Life, information about your account(s) with Sun Life may be reported to applicable government tax authorities.
- Please complete this form if you are an Individual Account Holder, sole trader or sole proprietor.
- If you are completing this form on behalf of an Entity Account Holder, you should complete and provide the "Entity Self-Certification" form.
- Similarly, if you are a Controlling Person of an Entity, please fill in "Annex 1 – Controlling Person Tax Residency Self-Certification" included within the "Entity Self-Certification" form.
- For joint or multiple Account Holders, use a separate form for each Individual person.
- If you are a "Specified U.S. Person" under U.S. Internal Revenue Service ("IRS") regulations: For U.S. FATCA, the completion of this form is in lieu of completing IRS Forms W9, and W-8BEN. However, if you provide Sun Life IRS Forms W9, and W-8BEN, you nevertheless must complete this Individual Self-Certification form in order to document your status under OECD CRS.
- **If any of the information below about the Account Holder's tax residency status or other mandatory fields included on this form changes,** you are required to provide a new updated Self-Certification form within 30 days of such change in circumstances.
- **For definitions of select terms used in this certification,** see Appendix 1.
- **The reference to "I" and "you"** in this certification means Account Holder(s).
- **If you are filling in this form on behalf of someone else,** please tell us in what capacity you are signing in Part 3. For example you may be the custodian or nominee of an account on behalf of the Account Holder, or you may be completing the form under a power of attorney. A legal guardian should complete the form on behalf of an Account Holder who is a minor.

PLEASE NOTE We recommend that you consult your tax advisor if you have any questions regarding the completion of this form. Sun Life cannot provide any tax advice to you. The supporting notes and explanation are provided for reference and educational purposes only and do not constitute tax advice.

[1] Tax law includes, but is not limited to, the Agreement between the Government of the United States of America and the Government of Bermuda for the Cooperation to Facilitate the Implementation of FATCA ("U.S. FATCA"), and OECD Common Reporting Standard ("CRS") implementing legislation and/or regulations.

PART 1: IDENTIFICATION OF ACCOUNT HOLDER(S)

To be completed by each Individual Account Holder.

1. Name of Individual Account Holder

Family Name or Surname(s)	
First or Given Name	
Middle Name(s)	Title (Mr., Mrs., Miss, Ms., etc.)

2. Account number(s)/Policy or Certificate number(s) to which this Certification applies

3. Permanent Residence Address		
City	State/Province	
Country		Postal Code

Please check this box to update Account Holder's permanent residence address in our records . . . . ☐

4. Mailing Address (if different from above)		
City	State/Province	
Country		Postal Code

Please check this box to update Account Holder's mailing address in our records . . . . ☐

5. Other Information

Date of Birth: Day	Month	Year

Country of Birth	Citizenship

PART 2: TAX RESIDENCY

Resident or residence for tax purposes: Generally, an Individual will be resident for tax purposes in a jurisdiction if, under the laws of that jurisdiction (including tax conventions), regardless of whether the Individual is required to file, the Individual pays or should be paying tax therein by reason of its domicile and residence, or any other criterion of a similar nature, and not only from sources in that jurisdiction. Dual residents 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. A resident of a jurisdiction also includes non-citizen Individuals of a jurisdiction that hold a permanent residency card. An Individual also may be resident of a jurisdiction based on the visa type the Individual holds. For additional information on tax residence, please talk to your tax advisor.

I hereby certify that the Account Holder is a resident for tax purposes (see above for definition of "resident or residence for tax purposes") in the following jurisdiction(s) and the Individual's Taxpayer Identification Number ("TIN") or functional equivalent (see below for definition of Taxpayer Identification Number ("TIN") or functional equivalent) in its jurisdiction of residence for tax purposes is/are:

6. Jurisdictions of tax residence	**TIN** (the tax number reflected on government income tax forms filed in the applicable jurisdiction. Enter the TIN in the exact format as required on government tax forms)	**If TIN is unavailable, enter Reason A, B, C, or D as provided in the instructions below** (and if you select Reason D, please provide an explanation)
i)		
ii)		
iii)		

7. Please check this box to confirm the tax residence(s) provided above include all jurisdictions of tax residence applicable to this Account Holder . . . . ☐

Instructions:

Reason A – The country where the Account Holder is liable to pay tax does not issue TINs to its residents *(example Cayman Islands does not issue a TIN).*

Reason B – The Account Holder has applied for a TIN *or equivalent number. If you select Reason B, you agree to provide Sun Life with your TIN or equivalent number within 30 days of receiving it from the applicable tax authority.*

Reason C – A TIN is not required to be provided on this form. *(Note: Select Reason C only if the tax authority of the jurisdiction of tax residence entered on the table above has enacted local law which does not require a TIN to be provided for purposes of OECD CRS.)*

Reason D – The Account Holder has not applied for a TIN or equivalent number or is unable to obtain a TIN or equivalent number. *If you select Reason D, please explain why in the box below:*

TIN (including "functional equivalent") The term "TIN" 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: http://www.oecd.org/tax/automatic-exchange/. Some jurisdictions do not issue TINs. 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 Individuals, a social security/insurance number, citizen/personal identification/service code/number, and resident registration number. For additional information on TINs or functional equivalents, please talk to your tax advisor.

continued on next page

PART 2: TAX RESIDENCY (continued)

8. Is the Account Holder identified on Line 1 a Specified U.S. Person (see Appendix 1 for definition of Specified U.S. Person)? . . . . ☐ Yes ☐ No

Addendum to Part 2

9. Complete this section if either the permanent residence or the mailing address provided in Part 1 is in a jurisdiction different than the jurisdiction(s) of tax residence provided in Line 6. Please provide an explanation as to why the Account Holder maintains a residence or mailing address in the country but does not consider himself/herself a tax resident for tax purpose of this country:

PART 3: DECLARATION AND SIGNATURE

I certify that I am the Account Holder (or am authorized to sign for the Account Holder) of all the account(s) 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 agree that I will submit a new form within 30 days if any certification on this form becomes incorrect.

By signing below, I understand and agree that Sun Life may share information that I provided on this certification form, including other information in the possession of Sun Life relevant to the tax qualification claimed on this certification with relevant tax authorities in order for Sun Life to meet its local and foreign tax reporting obligations.

By signing below, the undersigned acknowledges Sun Life Assurance Company of Canada ("Sun Life") will collect, use, and may disclose personal information for the following purposes: (a) to process and evaluate an application, transaction, or request related to life insurance, annuity, investment account, or other product or service we may offer (any of which referred to here for convenience as "your policy"), (b) to underwrite an application for your policy, (c) to administer claims and determine or fulfill responsibility for coverage and provision of benefits, (d) to administer coverage, benefits, and other features provided by your policy, (e) to obtain reinsurance, or (f) for any other legally permissible purpose related to your policy provided by Sun Life. The undersigned hereby consents to the collection, use, and disclosure of his or her personal information by Sun Life for the purposes described above.

Sun Life may disclose your personal information to reinsurers, affiliates, third party service providers and agents of Sun Life who may be engaged to assist with the administration of your policy, to carry out the above purposes, to professional advisors, and otherwise as may be required or permitted by applicable law and Sun Life's privacy statement, which is located at https://www.sunlife.com/PSLF/bermuda.

Any individual signing below on behalf of an entity or a trust represents and warrants that he or she has full authority to do so and is fully authorized to provide personal information about any individual(s) identified above or attached to or included with this package of documents who are associated with the entity or the trust, including any Director, CEO, Partner, Payor, Controlling Person, Settlor, Underlying Beneficial Owner, or Beneficiary.

Print Name	
Signature X	Date (dd/mm/yyyy)

If you are signing this form on behalf of the Account Holder, please indicate the capacity in which you signed and attached the authorized signatories. If signing under a power of attorney, please attach a copy of the power of attorney.

Capacity
TRUST PARTICIPANT

APPENDIX 1: DEFINITIONS

PLEASE NOTE The following definitions are intended to assist you in completing this certification form. If you have any questions about the meaning and application of these terms, you should contact your tax advisor.

"Account Holder" means a natural person named or identified as the owner in the contract and any person with a vested entitlement to payment under the terms of the contract. In the context of an insurance policy or annuity contract, the Account holder is any person entitled to access the Cash Value or change the Beneficiary of the contract. Each person entitled to receive a payment under the contract is treated as an Account Holder. When an Assignee exercises its right to access the Cash Value, the Assignee is an Account Holder. A beneficiary who receives the proceeds under a death claim settlement is an Account Holder. A person holding a Financial Account for the benefit of another person as an agent, a custodian, a nominee, a signatory, an investment advisor, an intermediary, or as a legal guardian, is not treated as the Account Holder. In these circumstances that other person is the Account Holder. For example in the case of a parent/child relationship where the parent is acting as a legal guardian, the child is regarded as the Account Holder. With respect to a jointly held account, each joint holder is treated as an Account Holder.

"Controlling Person" This is a natural person who exercises control over an Entity Account Holder. Where that Entity Account Holder is treated as a Passive Non Financial Foreign Entity ("NFFE") under U.S. FATCA and/or Passive Non-Financial Entity ("NFE") under OECD CRS, then such persons are regarded as the Account Holder(s). For a trust, the Controlling Person may be 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). In the case of a legal arrangement other than a trust, such term means persons in equivalent or similar positions.

"Entity" The term "Entity" means a legal person or a legal arrangement, such as a corporation, organisation, partnership, trust or foundation.

"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.

"Specified U.S. Person" means a U.S. citizen (born or naturalized), a U.S. tax resident based on the substantial presence test, or a U.S. green card holder.

This document is intended solely for the use of Sun Life Financial Investments (Bermuda) Ltd. and Sun Life Assurance Company of Canada ("Sun Life") and its customers to whom this document is provided and not for any other person. It is a summary for our information purposes only and general in nature. It should not be considered as tax or legal advice. We make no guarantee of its accuracy and completeness and are not responsible for any errors, nor shall we be liable for any loss that results from reliance upon this information. Customers should seek professional legal and tax advice specific to their own situation.

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