

FATCA AND CRS SELF-CERTIFICATION FORM FOR INDIVIDUAL ACCOUNT HOLDER

Instruction (Please read before completing the form)

Prudential Assurance Company Singapore (Pte) Limited ("Prudential") is required to collect certain information about each person's tax residency and tax classifications under applicable tax regulations, including the Singapore Income Tax Act (Chapter 134), the Foreign Account Tax Compliance Act ("FATCA") and the OECD Common Reporting Standard for Common Exchange of Financial Account Information ("CRS"). We may be obliged to share information about the policy(ies) for which you are an Account Holder with the relevant tax authorities under certain circumstances.

Please complete this form if you are an individual, a sole trader or sole proprietor. For multiple Account Holders, please use a separate form for each Account Holder. For the purpose of this self-certification, an Account Holder may refer to the following persons: Proposer (eventually the Policyowner), Controlling Person, Beneficial Owner, Assignee, Trustee, Beneficiary under a Trust or a Trust Nominee named under section 49L of the Singapore Insurance Act (Chapter 142). Should any information provided change in the future, please ensure you advise us promptly.

To assist you in completing this form, please refer to the section on 'Definition of Terms' on page 4 of this form. Further details can be found on the CRS website, the associated "Commentary" to the CRS and domestic guidance. Nothing in this form constitutes tax or legal advice.

If you have any questions about these definitions or require further details, please contact your tax / legal adviser or local tax authority.

Warning: Providing information relating to tax residency, tax classification or tax identification which is false or misleading in any material particular is an offence under section 105M of the Singapore Income Tax Act (Chapter 134).

Section 1: Account Holder Information

Proposal / Policy Number

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Full Name of Account Holder (according to NRIC/Passport/BC) - Please underline surname

NRIC / Passport / Birth Certificate No:

Date of Birth:

(DD/MM/YYYY)

Country of Birth

Residential Address in full:

<p>Country: <input type="text"/></p>		<p>Postal Code/Zip Code: <input type="text"/></p>
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Section 2: FATCA Information

Do you currently file a tax return in the US? ☐ Yes* ☐ No

***Please submit W8BEN or W9 if you currently file a tax return in the US.**

Section 3: CRS – Declaration of tax residency

3.1: Details of Tax Residence(s)

Please provide the countries in which you are a tax resident and the associated Tax Identification Numbers ("TINs").

For more information on tax residency & Tax identification Numbers, please refer to the OECD website

<http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/>

<https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/>

Details of Tax Residence(s)					
Country(ies)/Jurisdiction(s) of Tax Residence		Tax Identification Number ("TIN")	If no TIN available, tick (✓) the appropriate box: (Tick ONE only for each country/jurisdiction)		
			Reason A*	Reason B** [Proceed to section 3.2 if ticked (✓)]	Reason C***
1			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

*Reason A - The country/jurisdiction where the Account Holder is resident does not issue TINs to its residents.
 **Reason B - The Account Holder is otherwise unable to obtain a TIN or equivalent number.
 ***Reason C - No TIN is required. (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction).

3.2: Additional Information (Please complete if Reason B is selected (✓) and provide an explanation if you are unable to obtain a TIN or equivalent number)

1	
2	
3	

3.3: Clarification of Tax Residence Information

If the country indicated in your address/contact number is different from the country(ies) which you have disclosed as your tax residence(s), please provide your explanation below. Otherwise, please disregard this section and proceed to the Declarations.

Tick (✓) ONE* only:

*** For EACH address/contact number which indicates a country which is different from your country of tax residence, please provide your explanation for each address/contact number in the box provided below.**

a) ☐ I am a student

b) ☐ I am on a cultural / diplomatic purpose

c) ☐ I am a housewife / dependant

d) ☐ Others (Please provide explanation below and submit relevant supporting documents):

My address/contact number differs from the country of my tax residence because:

Section 4: Declarations

I certify that I am the Account Holder (or am authorized to sign for the Account Holder) of all account(s) to which this form relates.

- a) I understand that the information supplied by me in this form is covered by the full provisions of the terms and conditions governing the policyholder's relationship with Prudential setting out how Prudential may use and share the information supplied by me.
- b) I acknowledge that the information contained in this form and information regarding the Account Holder and any Reportable Account(s) may be provided to the tax authorities of the country/jurisdiction in which this account(s) is/are maintained and exchanged with tax authorities of another country/jurisdiction or countries/jurisdictions in which the Account Holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information.
- c) I acknowledge that Prudential may be obliged to comply with or choose to have regard to, observe or fulfil the laws, regulations, orders, guidelines, codes, market standards, good practices, requests, requirements, or expectations of or agreements with public, judicial, taxation, governmental and other regulatory authorities or self-regulatory bodies in various jurisdictions (the **"Authorities"** and each an **"Authority"**) as promulgated and amended from time to time (the **"Applicable Requirements"**). These Applicable Requirements include but are not limited to FATCA which the United States Internal Revenue Service has promulgated and the CRS. In this connection, I agree that Prudential may disclose my personal information (which shall include but are not limited to my nationality, date and place of birth, addresses, telephone numbers, tax status, tax identification numbers, tax residency changes or policy details) to any Authority and withhold payments otherwise payable to me under the policy as may be reasonably necessary to ensure Prudential's compliance or adherence (whether voluntary otherwise) with the Applicable Requirements
- d) I hereby consent to Prudential's, its officers', employees' and agents', collection, use and disclosure of my particulars or any information (which shall include my nationality, date and place of birth, addresses, telephone numbers, tax status, tax identification numbers, tax residency changes or details concerning the policy) to any Authority for the purpose of compliance with or adherence (whether voluntary or otherwise) to or otherwise in connection with the Applicable Requirements (**"the Purpose"**) and/or I will be deemed to so consent when I provide Prudential, its officers, employees and agents, from time to time, with my particulars or any information when having been informed herein that my/our particulars or any information I provide may be collected, used and disclosed for the Purpose. Such disclosure may be effected by Prudential directly or sent and/or disclosed through any of its Head Office(s) or other related corporations or in such manner as it deems fit. For the purposes of the foregoing and notwithstanding any other provision in this form or any other agreements between us, Prudential may need me to provide further information as may be required for disclosure to any Authority and it may request that I provide the same to it within such time as may be reasonably required.
- e) I agree to update Prudential in a timely manner of any change of any detail previously provided to Prudential whether at time of application or at any other times. In particular, it is very important that I notify Prudential immediately if my nationality, date and place of birth, addresses, telephone numbers, tax status, tax identification numbers, tax residency or personal identification numbers change or if I become tax resident in more than one country. If any of these changes occurs or if any other information comes to light concerning such changes, Prudential may request certain documents or information from me. Such information and documents include but are not limited to duly completed and/or executed (and, if necessary, notarized) tax declarations or forms or self-certifications.
- f) Notwithstanding any other provision in this form or any other agreements between us, I agree to provide Prudential with such assistance as may be necessary to enable it to comply with its obligations under all Applicable Requirements concerning me or the policies or any policy with Prudential where I am an Account Holder.
- g) If I do not provide or update Prudential with the information or documents requested in a timely manner or if any information or documents provided are not up-to-date, accurate or complete, I agree that some or all of the benefits under the policy of assurance may not be available to me. In particular, I consent to and agree that Prudential may, in order to ensure its ongoing compliance or adherence (whether voluntary or otherwise) with the Applicable Requirements, and to the extent permitted by law, terminate the policy and/or withhold payment of any amount due to me (or my personal representatives) under the policy as may be reasonably necessary to comply with the Applicable Requirements and/ or deduct such amount from any policy moneys payable to me and/or pay the same to any relevant Authority as the relevant Authority or Applicable Requirements may require.
- h) I understand that Prudential and/or its representatives do not make any tax and legal representations and cannot assume any responsibility in respect of these matters. I will obtain my own tax and legal advice.
- i) **I acknowledge that the information I provide in this form will supersede any previous information which I have disclosed to Prudential with respect to all accounts for which I am an Account Holder**
- j) **I declare that all statements made in this form are, to the best of my knowledge and belief, correct and complete.**

Name of Signatory (according to NRIC/Passport)

Capacity of the signatory, if the signatory is not the Account Holder

- ☐ Parent/Legal Guardian
- ☐ Lasting Power of Attorney
- ☐ Others (Please specify _____)

Signature

Date (DD/MM/YYYY):

Definition of Terms

"Account Holder"

The term "Account Holder" means the person listed or identified as the holder of a Financial Account. 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. An Account Holder for purposes of this self certification may refer to a Proposer (eventually the Policyowner), Controlling Person, Beneficial Owner, Assignee, Trustee, Beneficiary under a Trust or a Trust Nominee named under section 49L of the Singapore Insurance Act (Chapter 142). Should any information provided change in the future, please ensure you advise us promptly.

"FATCA"

FATCA stands for the U.S. provisions commonly known as the Foreign Account Tax Compliance Act, which were enacted into U.S. law as part of the Hiring Incentives to Restore Employment (HIRE) Act on March 18, 2010. FATCA creates a new information reporting and withholding regime for payments made to certain non-U.S. financial institutions and other non-U.S. entities.

"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.

"Participating Jurisdiction"

A Participating Jurisdiction means a jurisdiction with which an agreement is in place pursuant to which it will provide the information required on the automatic exchange of financial account information set out in the Common Reporting Standard and that is identified in a published list.

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

"Control" over an Entity is generally exercised by the natural person(s) who ultimately has a controlling ownership interest (typically on the basis of a certain percentage (e.g. 25%)) in the Entity. Where no natural person(s) exercises control through ownership interests, the Controlling Person(s) of the Entity will be the natural person(s) who exercises control of the Entity through other means. Where no natural person or persons are identified as exercising control of the Entity through ownership interests, the Controlling Person of the Entity is deemed to be the natural person who holds the position of senior managing official.

"Controlling Person(s)"

"Controlling Persons" are the natural person(s) 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. This definition corresponds to the term "beneficial owner" described in Recommendation 10 and the Interpretative Note on Recommendation 10 of the Financial Action Task Force Recommendations (as adopted in February 2012).

In the case of a trust, the Controlling Person(s) are 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). Under the CRS the settlor(s), the trustee(s), the protector(s) (if any), and the beneficiary(ies) or class(es) of beneficiaries, are always treated as Controlling Persons of a trust, regardless of whether or not any of them exercises control over the activities of the trust.

Where the settlor(s) of a trust is an Entity then the CRS requires Financial Institutions to also identify the Controlling Persons of the settlor(s) and when required report them as Controlling Persons of the trust.

In the case of a legal arrangement other than a trust, "Controlling Person(s)" means persons in equivalent or similar positions.

"Reportable Account"

The term "Reportable Account" means 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 Reportable Jurisdiction is 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 Person is an individual (or entity) that is tax resident in a Reportable Jurisdiction under the laws of that jurisdiction. The Account Holder will normally be the "Reportable Person"; however, in the case of an Account Holder that is a Passive NFE, a Reportable Person also includes any Controlling Persons who are tax resident in a Reportable Jurisdiction. Dual resident individuals may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for purposes of determining their residence for tax purposes.

"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 [OECD automatic exchange of information portal](#). Some jurisdictions do not issue a TIN. 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.

Do not staple. Glue all sides firmly

Please send us your application with this prepaid business reply folder.

1. Fold along the dotted lines.
2. Fold and insert your application form and any other required documents into this prepaid business reply folder.
3. Seal along the edges of this prepaid business reply folder with clear tape (do not staple).
4. Drop your sealed prepaid business reply folder into your nearest post box.

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