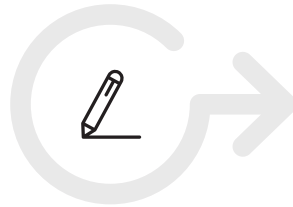


The Application Form Process



Personal Information

Details about the Proposer (policyholder) and the Insured (the person being covered), if applicable.



Plan Information

Details about the selected policy and its riders, if applicable.



Underwriting

Other critical information needed to process your application.



Declarations

Everything to take note of before you sign.

Submission Checklist

Please check that you have included all the necessary documents. Any omissions may result in a delay of the processing of your application.

- Photocopy of NRIC or FIN or other relevant identity documents, if applicable
- Proof of address documentation, if applicable
- Tax residency certification for FATCA and/or CRS, if applicable
- All underwriting forms and financial documentary evidence, such as Income Tax Return for the past 2 years.

For official use only
Receipt number <input type="text"/>
Payment received date (dd/mm/yyyy) <input type="text"/> / <input type="text"/> / <input type="text"/>
Source code <input type="text"/>

For advisor use only
Advisor code <input type="text"/>
Advisor name <input type="text"/>

PLEASE USE BLOCK LETTERS TO COMPLETE THIS FORM.

If you require additional space for your answer, please state the question number and answer clearly on page 9.



WARNING: Under Section 25(5) of the Insurance Act, Cap. 142 (or any other future amendments to it), you must reveal all facts you know, or ought to know, which may affect the insurance cover you are applying for. Otherwise, the insurance policy may not be valid.

1 Proposer Details (Policyholder)

1.1 Personal Particulars

Full name (as in NRIC or FIN)

NRIC/Passport number/FIN

Date of birth (dd/mm/yyyy)

Gender Male Female

Nationality Singaporean Singapore PR (Nationality)
 Others

Country of birth

Marital status Single Married Widowed Divorced

1.2 Work Details

Occupation Nature of work

Name of organisation Annual income (US\$)

1.3 Contact Information



Important Notes: Mobile number and email address are mandatory for this application. If your mobile number or email address is different from our records, we will use what you have provided in this form to process your application.

Contact number Mobile Home Work

Email address

Residential address

Postal code Country

Mailing address *If different from residential address*

Postal code Country

Application and policy issuance

Your policy documents will be sent to you electronically.

Tick (✓) here if you want to receive your policy documents in hardcopy.

Servicing letters

You will receive servicing letters for all your policies electronically, unless you have opted for hardcopy. You can request to receive your servicing letters in hardcopy via einco.me/enquiry. If an electronic document is not available, you will receive the hardcopy by mail. If your year of birth is 1955 or earlier, we will send you hardcopy documents by mail. You can opt to receive these documents electronically by submitting your request via einco.me/enquiry.



Important Notes: For existing Income policyholders, if your contact information on this form is different from those in our records, we will automatically update all your existing policies with the new information. If you **DO NOT** want us to update your mailing address for specific policies, please state the policy number(s) here:

Residential address verification

For Singapore Citizen/Permanent Resident – If the residential address stated in the application form is different from the address in your identity document, please provide billing proof.

For non-Singapore Citizen – Please provide a valid identity document or passport with your residential address indicated, or billing proof.

Examples of billing proof – utility bills, bank statements and letters issued by statutory or government bodies (dated within past 6 months) with letterhead, name, address and date clearly shown.

2

Insured Details (Person To Be Covered) – Required if Insured is not Proposer

2.1 Personal Particulars

Relationship to Proposer Child (below age 18) Spouse Others

Full name (as in NRIC or FIN)

NRIC/Passport number/FIN

Date of birth (dd/mm/yyyy)

Gender Male Female

Nationality Singaporean Singapore PR (Nationality)
 Others

Country of birth

Marital status Single Married Widowed Divorced

2.2 Work Details

Occupation Nature of work

Name of organisation Annual income (US\$)

2.3 Contact Information

Contact number *Please provide at least one number* Mobile Home Work

Email address

Residential address

Postal code Country

Mailing address *If different from residential address*

Postal code Country

**Important Notes:**

- If you are required to self-certify on behalf of any Entity Account Holder, please complete and submit a FATCA and CRS self-certification form for Entity Account Holder. You do not need to complete this section.
- If you are a Controlling Person of any Entity, please complete and submit a FATCA and CRS self-certification form for Controlling Person. You do not need to complete this section.
- If there are multiple Account Holders, please submit a separate form for each Account Holder.
- If you require further details, please consult your tax/legal advisor or local tax authority. It is important for you to provide us with complete and accurate information in this form, as these are pursuant to requirements under Singapore Income Tax Act (Chapter 134) and its subsidiary legislation.
- If any information should change in the future, please notify us promptly.

1. Are you a tax resident of Singapore?

Yes, I am solely a tax resident of Singapore and do not have a foreign tax residency. My Singapore TIN is my NRIC or FIN.

No, I am currently a tax resident in the following list of countries/jurisdictions (include Singapore, if applicable and provide details below):

If your TIN is not your NRIC or FIN,

please state it here:

No.	Country(ies) or jurisdiction(s) of tax residence [^]	Tax Identification Number (TIN)	If TIN is not available, please tick (✓) the reason code (refer to Table 1 below)	If reason B is selected, please indicate why TIN is not available
1			<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C	
2			<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C	
3			<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C	

[^] If you are a United States (U.S.) citizen or U.S. resident for tax purposes, you are required to submit Form W-9.

Table 1

Reason code	Description
A	The country/jurisdiction where the Account Holder is resident does not issue TINs to its residents.
B	The Account Holder is otherwise unable to obtain a TIN or equivalent number. (Please explain why you are unable to obtain a TIN if you have selected this 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).

Please refer to the OECD website for more information on tax residency:

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

2. If your residential address, mailing address or contact number is different from your country(ies) of tax residence, please select a reason that applies:

Tick (✓) ONE only and submit relevant supporting documents:

- Student at an education institution in the country of residence.
- Working in the country of residence for less than 6 months.
- On an educational or cultural exchange visitor program in the country of residence for less than 6 months.
- Regular travel between jurisdictions for work and home.
- Others, please specify

A Beneficial Owner is defined in the MAS Notice on Prevention of Money Laundering and Countering the Financing of Terrorism as an individual who ultimately owns or controls the customer or the individual on whose behalf business relations are established.

If there is a Beneficial Ownership arrangement, please

1. Submit a copy of their NRIC or passport and a completed copy of the FATCA and CRS self-certification form for Individual Account Holder, Entity Account Holder or Controlling Person available here: www.income.com.sg/Policy-downloads-and-forms; and
2. Provide details below:

Name of Beneficial Owner	NRIC/Passport number/FIN	Date of birth (dd/mm/yyyy)
Nationality	Gender	Relationship to Proposer
<input type="radio"/> Singaporean <input type="radio"/> Singapore PR (Nationality) <input type="text"/> <input type="radio"/> Others <input type="text"/>	<input type="radio"/> Male <input type="radio"/> Female	

Politically Exposed Person (PEP) Declaration

A Politically Exposed Person (PEP) is an individual who is, or has been entrusted with prominent public functions whether in Singapore, a foreign country or an international organisation. Prominent public function includes the roles held by head of state, a head of government, government ministers, senior civil or public servants, senior judicial or military officials, senior executives of state owned corporations, senior political party officials, members of the legislature, and senior management of international organisations.

If you, or the Beneficial Owner, are a PEP or related[^] to a PEP, you must disclose this information.

[^] An individual closely connected to a PEP either socially or professionally, such as a parent, stepparent, child, stepchild, adopted child, spouse, sibling, step-sibling, or adopted sibling.

Name of PEP	Title of PEP	Name of person related to PEP	Relationship to PEP

Policy Information

Total premium due (US\$)

Cash Benefit

Your cash benefit amount will be placed with Income to earn interest at the prevailing interest rate which is non-guaranteed.

If you want the cash benefit to be paid out via telegraphic transfer, please provide your account details below:

Name of account holder	Bank account number	SWIFT code
Name of bank	Address of bank	Country of bank

If the information provided above is not valid or incomplete, your cash benefit will be placed with us to earn interest at the prevailing interest rate which is non-guaranteed.

8.1 Premium Payment Method


Important Notes:

- We will only accept premium payment via telegraphic transfer.
- We will provide details on premium payment when we send you the letter of acceptance.

8.2 Payor Details



Important Notes: We reserve the right to reject payments from unrelated third party payors.

The Payor refers to the person making the premium payment. Is the Proposer the Payor?

Yes No, please disclose Payor details.

Payor name (as in NRIC/Passport)	
NRIC/Passport number/FIN	
Occupation	
Relationship to Proposer	<input type="radio"/> Parent <input type="radio"/> Spouse <input type="radio"/> Child <input type="radio"/> Others <input type="text"/>
Please state reason for paying the premiums on behalf of Proposer	

8.3 Source Of Funds

1. Who is funding the insurance premium for this application?

Proposer/Payor Others, please provide details below:

Name of person funding the policy	NRIC/Passport number/FIN	Relationship to Proposer	Occupation and organisation

2. What is the source of funds used to pay the premiums?

- Salary or commission Sale of assets
 Inheritance Proceeds from a policy, please provide details below
 Personal savings, if currently not employed, please provide details below (for example: previous employment, allowance from family members) Others, please provide details below

Details for "Personal savings/Proceeds from a policy/Others"

8.4 Source Of Wealth

How did you accumulate your wealth (i.e. your total assets)? You may choose more than one option.

- Salary or commission from current and/or past employment Business or trade income
 Inheritance and gifts Investments (shares, bonds, unit trusts, etc.)
 Sale of property, company, or other assets Others

1. What is your income (in US\$ equivalent) in the last two years?

	Proposer		Insured	
Year (YYYY)				
From own occupation (US\$)				
From investment (US\$)				
From other sources (US\$) <i>Please give details</i>				

2. Please provide details of your dependants, if any.

9.1 Dependant 1

Relationship to Proposer

Child (below age 18)

Spouse

Others

Full name
(as in NRIC or FIN)

Age (last birthday)

9.2 Dependant 2

Relationship to Proposer

Child (below age 18)

Spouse

Others

Full name
(as in NRIC or FIN)

Age (last birthday)

9.3 Dependant 3

Relationship to Proposer

Child (below age 18)

Spouse

Others

Full name
(as in NRIC or FIN)

Age (last birthday)

9.4 Dependant 4

Relationship to Proposer

Child (below age 18)

Spouse

Others

Full name
(as in NRIC or FIN)

Age (last birthday)

3. Please give an estimated value in US\$, of your assets and any liabilities.

Assets (US\$)	Proposer	Insured	Liabilities (US\$)	Proposer	Insured
Cash and savings			Overdraft and personal lines		
Residential property			Residential property/ mortgage		
Investment property			Investment property mortgage		
Investments <i>Shares, bonds, unit trust etc</i>			Motor vehicle loans		
Other assets <i>Please give details</i>			Other liabilities <i>Please give details</i>		
Total assets			Total liabilities		

10 Concurrent Insurance Applications And Policies

1. Do you have any existing policies or proposal pending approval?
If yes, please provide details below:

Proposer Yes No Insured Yes No

	Policy/Proposal <input type="radio"/> Proposer <input type="radio"/> Insured	Policy/Proposal <input type="radio"/> Proposer <input type="radio"/> Insured	Policy/Proposal <input type="radio"/> Proposer <input type="radio"/> Insured
Insurance company			
Year of issue or application			
Death coverage amount (US\$)			
Total and permanent disability coverage amount (US\$)			
Critical illness coverage amount (US\$)			
Personal accident coverage amount (US\$)			
Disability income coverage amount (US\$)			
Others <i>Please specify type and coverage (US\$)</i>			



WARNING:

We would not advise you to replace an existing policy with a new one.

Some of the disadvantages are:

- a. the insurance may not be granted on standard terms;
- b. you may have to pay a higher premium as you are now older; and
- c. you will lose financial benefits built up over the years.

Please consult your present insurer before making a final decision. Make a careful comparison so that you can be sure that you are making a decision that is in your best interest.

2. Is the insurance you are applying for to replace or intended to replace in full or in part, any policy with Income or other insurers? If yes, what is it replacing? Please provide details below:

Proposer	<input type="radio"/> Yes <input type="radio"/> No	Insured	<input type="radio"/> Yes <input type="radio"/> No
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	Policy <input type="radio"/> Proposer <input type="radio"/> Insured	Policy <input type="radio"/> Proposer <input type="radio"/> Insured	Policy <input type="radio"/> Proposer <input type="radio"/> Insured
Insurance company			
Policy details <i>Please provide policy number and policy type</i>			
Reason(s) for replacing policy			

11 Additional Details

If you require additional space for your answer to any of the questions, please write the question number and answer below:

By providing the information and submitting this application, I/we give my/our consent to NTUC Income Insurance Co-operative Limited, its representative, agents (collectively "Income"), relevant third parties, referred to in Income's Privacy Policy which can be found at <http://www.income.com.sg/privacy-policy> and/or appointed distribution partners to collect, use, and disclose the information (including any updates) for the purposes of processing and administering this insurance application or transaction, providing me with financial advice and/or recommendation on products and services, managing my relationship and policies with Income including sending me corporate communications and notices on updates and servicing, research and data analytics, and in the manner and for the purposes described in the Income's Privacy Policy.

Where personal data of a third party (for example information of my spouse, child, ward or parent) is provided by me/us, I/we represent and warrant that I/we have obtained the consent of the third party to provide Income with their personal data for this application or transaction.

For the purpose of this application, I/we also authorize, agree and consent (whether this application is accepted or refused):

- a. Income to collect from and/or disclose to any medical source, insurance office, reinsurer, or organisation any relevant information to do with me/us; and
- b. Income or any of its approved medical examiners or laboratories to perform the necessary medical assessment and tests for Income to underwrite and evaluate my/our health status or condition in relation to this application and any claim in connection with this policy.

Marketing Consent

In addition, I give my consent to Income to collect, use and disclose my personal data (including any update that I have given to Income) to contact me for the purpose of providing marketing and promotional information relating to products and/or services offered and/or distributed by Income via postal mail, email, and/or social messaging and by the following modes of communications where I have indicated my consent below.

- Call Text messages/SMS

The consent provided by me in this form is in addition to and does not supersede any consent which I may have provided previously in respect of the above purposes, unless my consent is withdrawn and notified to Income.

I may withdraw my above consent by contacting Income Contact Centre at 6788 1777 or submitting my request via Income website at <https://einco.me/enquiry>. Please refer to Income's Privacy Policy for more information, including access and correction of my personal data and consent withdrawal.

1. I cannot alter any of the wordings in this application form. Any attempt to do so will have no effect.
2. I understand that I may receive correspondences for this application and my policy documents electronically (collectively "policy e-document"). I agree that Income can notify me by email or SMS to retrieve and read my policy e-documents via secure online access.
3. I agree that Income will not be responsible to me (or any other person) if I fail to:
 - a. provide Income my correct email address or mobile number;
 - b. inform Income of any update or change to my email address or mobile number; or
 - c. keep the password to access the policy e-documents confidential.
4. I understand that the policy e-documents are considered delivered and received, upon my receipt of your SMS or email notification on the availability of the policy e-documents via secure online access.
5. I declare that the answers given in this application are true, correct and complete. I accept full responsibility for them, whether written by me or by anyone else on my behalf. I have not withheld any information. If it is discovered later that I or the Insured suffer from a medical condition that is not disclosed in this form, I will not be entitled to rely on the defence that the information was disclosed for or in the records of other policies with you. I agree that this application and other written answers, statements, information or declarations I have made or which have been made on my behalf will form the basis of the contract of insurance between the policyholder and Income. If anything is untrue, incorrect or incomplete, the insurance policy will not be valid.
6. I am aware that I can refer to the specimen of the standard terms, conditions and exclusions of this plan to be issued at www.income.com.sg.
7. I will notify Income immediately if there is any change in the state of my health, or if I plan to seek medical consultation, investigation, or treatment between the date of this application and the date this policy is in force. You may add special terms to the policy according to the information provided. This applies if I am applying for a non-guaranteed issue basic plan or for any non-guaranteed issue riders.

8. I agree that Income's legal responsibility will only begin when Income accepts this application and I have paid the first premium.
9. I have confirmed that I am not an undischarged bankrupt and no bankruptcy application (including any statutory order) or order has been made against me.
10. I confirm that the entire marketing and selling process for my proposed insurance application has been carried out in Singapore.
11. I agree that the policy is issued as a Singapore Policy and agree that the policy will be entered in the Register of the Singapore policies.
12. I confirm that I understand and agree to the collection, use and disclosure of my personal data as stated in the "Personal Data Use Statement" above.
13. I agree and expressly consent that Income shall have the right to provide my personal data and information to any governmental authorities, regulatory bodies and/or any other person(s) to fulfil its obligations under applicable tax regulations, including 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"). I understand that such disclosures may:
 - a. Involve cross border transfer of personal data and information outside the jurisdiction;
 - b. Be in respect to personal data and information provided in this form, or in any document provided, or to be provided to Income by me or from other sources; and
 - c. Relate to personal data of the Account Holder and any information about relevant policy or policies.
14. I understand that Income will not be able to sell or administer any insurance product or provide any services to me if I refuse to give this expressed consent.
15. I certify that I am the Account Holder (or am authorised to sign for the Account Holder) of all accounts to which this form relates.
16. I declare that all statements made in this form are correct and complete. I undertake to inform Income within 30 days if there is a change in circumstances that affects the tax residency status of the Account Holder or causes the information in this form to be incorrect or incomplete. I shall provide Income with an updated FATCA and CRS self-certification form within 90 days of such change in circumstances. I understand any false, misleading, or fraudulent information regarding my resident status for tax purposes may result in certain penalties.
17. I understand that it is usually not a good idea for me to replace an existing investment product (for example: life policy/ investment-linked policy/unit trust) with a new investment product, whether from the same or a different financial institution. I further understand that some of the disadvantages of replacement are:
 - a. the insurance may not be granted on standard terms;
 - b. I may have to pay a higher premium as the Insured or I am now older; and
 - c. I will lose financial benefits built up over the years.
18. I agree that the Cover Page, Policy Illustration, Product Summary and Bundled Product Disclosure Document (if applicable), have been explained to me to my satisfaction by my advisor.
19. I am aware that I can ask for a copy of Your Guide to Life Insurance and/or Your Guide to Health Insurance from my advisor. Or I can download them from: www.income.com.sg.
20. I also want to apply for membership of Income and if accepted, I agree to keep to your by-laws.
21. If I purchase any Solitaire series of products, I will become a member of the Solitaires Club and will receive and be informed of exclusive rewards and privileges via mail or email.
22. I acknowledge that I am responsible for making sure that I am allowed to buy this plan under the laws and regulations that apply to my nationality and the country that I reside in. I understand that Income cannot accept liability for any legal consequences under the laws of any other country or any tax effects that may arise in connection with the purchase of this plan. I declare that any funds and assets I place with Income, and any profits generated from them, comply with the tax laws of the countries where I am a resident of, and a citizen of.
23. I agree that if I or any *Relevant Person is found to be a *Prohibited Person, you are entitled not to accept this application. If any policy is issued, you can terminate or void the policy, or not make any transaction under the policy such as not pay any benefit. Your decision will be final. I will inform you immediately if there is any change in my or any Relevant Person's identity, status or identification documents.

* Relevant Person includes insured, trustee, assignee, beneficiary, beneficial owner or nominee and mortgagee or financier.

+ Prohibited Person means a person or entity who is subject to laws, regulations or sanctions administered by any governmental or regulatory authorities or law enforcement in any country, which will prohibit you from providing insurance cover or paying any benefit.

I agree that if I do not reveal any significant facts in this application (which would have affected Income's decision to accept my application on standard terms), any policy issued may be invalid. This includes any facts I may not be sure is significant, and any information I have given to my advisor but was not included in the application.

Signature of Proposer
Signed in Singapore on (dd/mm/yyyy)

Signature of Insured <i>If different from Proposer and age 16 and above</i>
Signed in Singapore on (dd/mm/yyyy)

Full name of Witness (as in NRIC/Passport)	NRIC/Passport number/FIN

Signature of Witness <i>Age 21 and above</i>
Signed in Singapore on (dd/mm/yyyy)

14 Parental Consent

The Parent or Legal Guardian must fill in this section if the child or ward is the Proposer, and above the age of 10 years and below 16 years.

- I give my permission for my child or ward to be the Proposer and Insured of this policy.
- I consent to the selection indicated under the "Marketing Material" option for my child or ward.

Name of Parent or Legal Guardian	
NRIC/Passport number/FIN	
Relationship to Proposer	<input type="radio"/> Parent <i>Please submit a copy of NRIC/Passport</i> <input type="radio"/> Legal Guardian <i>Please submit a copy of NRIC/Passport and proof of legal guardianship</i>

Signature of Parent or Legal Guardian
Signed in Singapore on (dd/mm/yyyy)

15 Advisor Declaration

All answers given to me by the Proposer and/or Insured(s) are in the application. I have not withheld any information which may influence Income's decision to accept this application.

I have personally seen the Proposer and/or Insured(s), and have explained the terms of the plan to the Proposer.

I have seen all the original identification documents, and have submitted photocopies of them with this application. I confirm that all submitted documents are copies of their originals.

Name of Advisor (as in NRIC)

Signature of Advisor
Signed in Singapore on (dd/mm/yyyy)

Appendix – Defined Terms

Note: These are selected summaries of defined terms provided to assist you with the completion of a FATCA and CRS self-certification form. Further details can be found within the OECD “Common Reporting Standard for Automatic Exchange of Financial Account Information” (the “CRS”), the associated “Commentary” to the CRS, and domestic guidance. This can be found at the OECD automatic exchange of information portal.

Term	Description
Account Holder	The term “Account Holder” means the person listed or identified as the holder of a Financial Account. A person, other than a financial institution, 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).
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	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 Tax 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 individuals, a social security/insurance number, citizen/personal identification/service code/number, and resident registration number.

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