

# TAX DECLARATION AND SELF- CERTIFICATION FOR INDIVIDUAL INVESTORS

Utmost Wealth Solutions is the brand name used by a number of Utmost companies. This item has been issued by Utmost International Isle of Man Limited, Utmost PanEurope dac, Utmost Worldwide Limited and Utmost International Trustee Solutions Limited.

All references to **Utmost International** refer to Utmost International Isle of Man Limited, Utmost PanEurope dac, Utmost Worldwide Limited Utmost International Trustees Solutions or Utmost branches as the context requires.

## IMPORTANT INFORMATION

### HOW TO COMPLETE THIS FORM

#### Electronic completion

To ensure your information is saved correctly, we recommend you save the form to your desktop before you start completing the required fields.

#### Paper completion

If completing a hard copy of this form, please use **black or blue ink** and **BLOCK CAPITALS**. If you make a mistake, cross it out, put in the correct details and sign your initials next to the correction. **Do not use correction fluid.**

### INTRODUCTION

Under Automatic Exchange of Information (AEOI) regulations we are required to obtain certain information from our investors, including where they were born, their nationalities, countries of tax residence<sup>1</sup>, related tax identification numbers (TIN)<sup>2</sup> and their 'self-certification' that the information they provide is true and complete. We may have to provide this information to the relevant domestic tax authority who may share it with overseas tax authorities.

### CHANGE OF CIRCUMSTANCES

The information in this form and your self-certification will remain valid unless there is a change of circumstance which affects that information. If we receive information which suggests your country of tax residence has changed, we may ask you to complete another self-certification. You must notify us if there is a change in circumstance that makes this form incorrect or incomplete.

### WHAT HAPPENS IF I DO NOT COMPLETE THIS FORM ?

Completion of this form is a regulatory requirement and is therefore mandatory. Failure to provide information when requested could lead to your details being reported incorrectly, or without the necessary information. This may ultimately lead to investigations by your local tax jurisdiction. We will continue to remind anyone who fails to provide a completed self-certification at least annually.

#### <sup>1</sup> Country of tax residence

Your tax residence is generally the country in which you live for more than half a year. Special circumstances (such as studying abroad, working overseas, or extended travel) may cause you to be tax resident elsewhere or tax resident in more than one country at the same time (dual tax residency). The country/countries in which you pay income tax are likely to be your country/countries of tax residence. If you are a US citizen or hold a US passport or green card, you will also be considered tax resident in the US even if you live outside the US.

#### <sup>2</sup> Tax Identification Number (TIN)

TIN stands for 'Tax Identification Number' and is a country specific unique number issued to an individual or entity for tax administration purposes.

You have been asked to complete this form so the relevant **Company** can accurately report your policy under the relevant tax information exchange agreements, including FATCA and the CRS. This may be due to a change of circumstances on your policy, which potentially changes the status under these agreements, such as a full assignment, or because we do not currently hold sufficient information on your policy to enable us to report your account correctly.

#### WHO SHOULD COMPLETE THIS FORM?

This form should be completed by:

- › The Policyholder (sometimes referred to as Planholder or Accountholder).
- › Those persons authorised to sign on behalf of the policyholder, for example their Power of Attorney or court appointed Deputy where appropriate documentation is held by us.
- › The relevant individuals linked to the trust where Utmost International Trustee Solutions Limited are the appointed trustee. Where a beneficiary is a minor, it would be acceptable for a parent or legal guardian to sign on their behalf.

If you are an individual on a trust that is managed by a corporate trustee, or the policy is held under a company or partnership which doesn't meet the definition of Passive Non-Financial Entity, you will need to complete a **Tax Declaration and Self-Certification for Entities form**.

If you are a trustee on a trust where all the trustees are individuals, you will need to complete a **Tax Declaration and Self-Certification for Trusts form**. To access the forms, please visit [www.utmostinternational.com](http://www.utmostinternational.com)

#### WHERE CAN YOU ACCESS FURTHER INFORMATION?

For help to work out where you are tax resident, or if you are unsure about your TIN, please consult your financial adviser or refer to the information on the Organisation for Economic Cooperation and Development's (OECD) website.

The OECD has developed the rules to be used by all governments participating in the CRS and these can be found on the OECD's 'Automatic Exchange of Information' (AEOI) website: [www.oecd.org/tax/automatic-exchange/](http://www.oecd.org/tax/automatic-exchange/)

If you are unsure what information to include, please consult your financial adviser who can also confirm that this is the most up-to-date version of this form.

#### HOW WE USE YOUR INFORMATION

Our Privacy Notice explains when and why we collect personal information about our customers, how we use it, the conditions under which we may share it with others and how we keep it secure. It also explains how long we keep customer information for, how a customer can obtain details of the information we keep and the choices customers have about how we use that information. You can find a copy at [www.utmostinternational.com/privacy-statements](http://www.utmostinternational.com/privacy-statements) or you can request a copy from the relevant Customer Service team.

#### HOW TO SUBMIT THIS FORM

This form should be returned to the relevant Utmost International team which requested the completion of the form. However, if you are unsure who to return this form to, please speak to the relevant customer services support team using the contact details below who will be able to assist you.

<b>Utmost International Isle of Man</b>	 +44 (0) 2038 685 300	 <a href="mailto:customersupport@utmostwealth.com">customersupport@utmostwealth.com</a>
<b>Utmost PanEurope</b>	 +44 (0) 2038 685 300	 <a href="mailto:ccsfrontoffice@utmost.ie">ccsfrontoffice@utmost.ie</a>
<b>Utmost Worldwide</b>	 +44 (0) 2038 685 300	 <a href="mailto:uwcustomerservice@utmostworldwide.com">uwcustomerservice@utmostworldwide.com</a>
<b>Utmost International Trustee Solutions</b>	 +44 (0) 1624 643 345	 <a href="mailto:trust.company@utmostwealth.com">trust.company@utmostwealth.com</a>

**A** ACCOUNT DETAILS

Product Provider  
 Utmost International Isle of Man Limited  
 Utmost PanEurope dac  
 Utmost Worldwide

Account/bond/plan/policy number (if known)

Utmost Trust (TR) number (if applicable)

Utmost Trust (TR) number is only required for clients that have Utmost International Trustee Solutions Limited appointed as the professional trustee.

**B** ACCOUNTHOLDER DETAILS AND TAX RESIDENCE

Please complete section B in full for each Accountholder.

If a TIN is not available, please provide the appropriate reason a, b or c:

- a. The jurisdiction where the Accountholder is resident does not issue TINs.
- b. We are 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. Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction.

SOLE OR FIRST ACCOUNTHOLDER

Full name

Residential address

Postcode  Country

Date of birth  Nationality

Town/City of birth  Country of birth

Contact number

E-mail address

Please list each country in which the Accountholder is resident for tax purposes, including the tax reference number (if relevant).

COUNTRY(IES) OF RESIDENCE FOR TAXATION	TAX IDENTIFICATION NUMBER(S) (TIN <sup>3</sup> )	REASON IF NO TIN IS AVAILABLE (state a, b or c)

<sup>3</sup> For UK tax resident individuals National Insurance (NI) numbers and Unique Taxpayer Reference (UTR) numbers can be used as a TIN.

If you stated "b", please explain why you are unable to obtain a TIN.

**COMPLETE IF THE ACCOUNTHOLDER WAS BORN IN THE US OR IS A US CITIZEN AND/OR IS RESIDENT IN THE US FOR TAX PURPOSES**

Please tick either 1 or 2 below if you were either born in the US or you are a US citizen and/or resident in the US for tax purposes.

1. I confirm that I am a US citizen and/or resident in the US for tax purposes (green card holder or resident under the substantial presence test) and my US federal taxpayer identifying number (US TIN) is shown in the table above.
2. I confirm that I was born in the US (or a US territory) but I am no longer a US citizen. Please note you must provide your US loss of nationality certificate if you have selected this option.

We will presume that you are not a US citizen or resident in the US for tax purposes if this question is left blank unless there is indicia which contradicts this.

**JOINT ACCOUNTHOLDER (IF APPLICABLE)**

Full name

Residential address   
  

Postcode	Country
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Date of birth 

d	d	m	m	y	y	y	y
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Nationality

Town/City of birth

Country of birth

Contact number

E-mail address

If there are more than two Accountholders, photocopy the necessary pages, complete, sign and attach securely to this form.

Please list each country in which the Accountholder is resident for tax purposes, including the tax reference number (if relevant).

COUNTRY(IES) OF RESIDENCE FOR TAXATION	TAX IDENTIFICATION NUMBER(S) (TIN <sup>4</sup> )	REASON IF NO TIN IS AVAILABLE (state a, b or c)

<sup>4</sup> For UK tax resident individuals National Insurance (NI) numbers and Unique Taxpayer Reference (UTR) numbers can be used as a TIN.

If you stated "b", please explain why you are unable to obtain a TIN.

**COMPLETE IF THE ACCOUNTHOLDER WAS BORN IN THE US OR IS A US CITIZEN AND/OR IS RESIDENT IN THE US FOR TAX PURPOSES**

Please tick either 1 or 2 below if you were either born in the US or you are a US citizen and/or resident in the US for tax purposes.

1. I confirm that I am a US citizen and/or resident in the US for tax purposes (green card holder or resident under the substantial presence test) and my US federal taxpayer identifying number (US TIN) is shown in the table above.
2. I confirm that I was born in the US (or a US territory) but I am no longer a US citizen. Please note you must provide your US loss of nationality certificate if you have selected this option.

We will presume that you are not a US citizen or resident in the US for tax purposes if this question is left blank unless there is indicia which contradicts this.

**C DECLARATION AND SIGNATURE(S)**

This declaration is made by each investor whose details are shown in section B.

1. I understand that for regulatory purposes, Utmost International is required to obtain information concerning my taxation status.
2. I declare that:
  - a. I am resident for taxation in the country(ies) shown in section B of this form and I am not resident for taxation elsewhere.
  - b. I am a national of the country(ies) shown in section B of this form and I am not a national or a citizen of any other country.
  - c. I will inform Utmost International of any changes in circumstances which affect my tax residency status and that of any other individuals detailed in this form, or which causes the information to become incorrect, and to provide Utmost International with a suitably updated self-certification and declaration in the event of such a change of circumstances.
3. I understand that:
  - a. Utmost International may need to contact me for further details regarding tax information.
  - b. Utmost International may be required by law to transfer information provided by me to relevant tax authorities under automatic exchange of tax information regulations.
  - c. If the details provided differ to the ones held on file, Utmost International will use this form to update our records.
4. I declare that the information in this form and the statements made in this declaration are correct and complete, to the best of my knowledge and belief.

	<b>Accountholder 1</b>	<b>Accountholder 2</b>																
<b>SIGNATURE(S)</b>																		
Print name																		
Date	<table border="1" style="border-collapse: collapse; width: 100%;"> <tr> <td style="width: 12.5%; text-align: center;">d</td> <td style="width: 12.5%; text-align: center;">d</td> <td style="width: 12.5%; text-align: center;">m</td> <td style="width: 12.5%; text-align: center;">m</td> <td style="width: 12.5%; text-align: center;">y</td> <td style="width: 12.5%; text-align: center;">y</td> <td style="width: 12.5%; text-align: center;">y</td> <td style="width: 12.5%; text-align: center;">y</td> </tr> </table>	d	d	m	m	y	y	y	y	<table border="1" style="border-collapse: collapse; width: 100%;"> <tr> <td style="width: 12.5%; text-align: center;">d</td> <td style="width: 12.5%; text-align: center;">d</td> <td style="width: 12.5%; text-align: center;">m</td> <td style="width: 12.5%; text-align: center;">m</td> <td style="width: 12.5%; text-align: center;">y</td> <td style="width: 12.5%; text-align: center;">y</td> <td style="width: 12.5%; text-align: center;">y</td> <td style="width: 12.5%; text-align: center;">y</td> </tr> </table>	d	d	m	m	y	y	y	y
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If there is more than two Accountholders, please photocopy the necessary pages, complete, sign and attach securely to this form.

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All Accountholders named in section B must sign here.

## A WEALTH *of* DIFFERENCE

[www.utmostinternational.com](http://www.utmostinternational.com)

Utmost International Isle of Man Limited is registered in Hong Kong as a non-Hong Kong company (BRN 14185977). Registered Office address: Unit 2402C, Great Eagle Centre, 23 Harbour Road, Wanchai, Hong Kong.

Authorised by the Insurance Authority of Hong Kong to carry on long-term business.

Utmost International Isle of Man Limited Singapore Branch is registered in Singapore (UEN T08FC7158E). Registered Office address: 6 Battery Road, #16-02, Singapore 049909.

Authorised by the Monetary Authority of Singapore to conduct life assurance business in Singapore. Member of the Life Insurance Association of Singapore. Member of the Singapore Finance Dispute Resolution Scheme.

Utmost International Isle of Man Limited is registered in the Isle of Man, registered number 024916C. Registered Office address: King Edward Bay House, King Edward Road, Onchan, IM99 1NU, Isle of Man. Utmost International Isle of Man Limited is licensed by the Isle of Man Financial Services Authority as an Authorised Insurer.

Utmost Wealth Solutions is registered in the Isle of Man as a business name of Utmost International Isle of Man Limited.

Utmost PanEurope dac is registered in Ireland, registered number 311420. Registered Office address: Navan Business Park, Athlumney, Navan, Co. Meath, C15 CCW8, Ireland.

Utmost PanEurope dac is regulated by the Central Bank of Ireland as a Life Insurance Undertaking.

Utmost PanEurope dac is authorised to conduct life insurance business in Italy on a freedom to provide services basis and is duly registered for this purpose with Istituto per la Vigilanza sulle Assicurazioni ("IVASS") under number 00509, Elenco II.

Utmost PanEurope dac is authorised to conduct life insurance business in Spain on a freedom to provide services basis and is duly registered for this purpose with the Dirección General de Seguros y Fondos de Pensiones ("DGSFP") under number L0466.

Utmost PanEurope dac is authorised to conduct life insurance business in France on a freedom to provide services basis and is duly registered for this purpose with the Autorité de Contrôle Prudential et de Résolution ("ACPR") under number 228159.

Utmost PanEurope dac is authorised to conduct life insurance business in Portugal on a freedom to provide services basis and is duly registered for this purpose with Autoridade de Supervisão de Seguros e Fundos de Pensões ("ASF") under number 4693.

Utmost Wealth Solutions is registered in Ireland as a business name of Utmost PanEurope dac.

Utmost Worldwide Limited, Singapore Branch (UEN T10FC0110K), is registered in Singapore as a foreign company. Registered address 6 Battery Road, #16-02, Singapore 049909

Authorised by the Monetary Authority of Singapore to conduct life assurance business in Singapore. Member of the Life Insurance Association of Singapore. Member of the Singapore Finance Dispute Resolution Scheme.

Utmost Worldwide Limited, St Peter Port Zweigniederlassung Schweiz, Zürich (Company No CHE-477.079.694) is registered as a foreign branch in the commercial register in of canton of Zurich. Registered address: Bahnhofstrasse 61, 8001 Zürich, Switzerland. Authorised by the Swiss Financial Market Supervisory Authority (FINMA) as a life insurance company to carry on unit-linked life insurance in Switzerland. Utmost Worldwide Limited is incorporated in Guernsey, registered number 27151. Registered Office address: Utmost House, Le Truchot, St. Peter Port, Guernsey, GY1 1GR. It is authorised and regulated by the Guernsey Financial Services Commission to conduct long term business and general business. Utmost Worldwide Limited also holds a permit issued by the Jersey Financial Services Commission to conduct long term business in Jersey.

Utmost Wealth Solutions is a trading name used by Utmost Worldwide Limited.

Utmost International Trustee Solutions Limited (registered number 137986C) is registered in the Isle of Man. Registered Office address: King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles. Utmost International Trustee Solutions Limited is licensed by the Isle of Man Financial Services Authority.

Utmost International Trustee Solutions and Utmost Wealth Solutions is registered in the Isle of Man as a business name of Utmost International Trustee Solutions Limited.