

TAX DECLARATION AND SELF- CERTIFICATION FOR TRUSTS

All references to **Utmost International** refer to Utmost International Isle of Man Limited, Utmost PanEurope dac or Utmost International Singapore Branch 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.**

WHO SHOULD COMPLETE THIS FORM?

This form should be used for trusts where all the trustees are all individuals. It should be completed by one trustee on behalf of the trust.

Please note section A MUST be ticked for the form to be accepted.

If the trust 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 an individual policyholder, you will need to complete a **'Tax Declaration and Self-Certification for individual investors'** form. To access the forms, please visit www.utmostinternational.com

WHY YOU NEED TO COMPLETE THIS FORM?

You have been asked to complete this form in order that we 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.

Please see page 8 for definitions of the Foreign Account Tax Compliance Act (FATCA) and the Common Reporting Standard (CRS) regulations.

Under both regulations, we are required to collect information which includes tax residency and Tax Identification Numbers (TIN). We may need to share this information, along with information relating to your policies, with the relevant tax authority. This may then be shared between different countries'/jurisdictions' tax authorities.

This form should also be used to notify us if there are any changes to the trust.

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/

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.

You can find a full list of definitions at the end 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 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.

Utmost International Isle of Man

customersupport@utmostwealth.com

+44 (0) 1624 643 345

or

Utmost PanEurope dac

ccsfrontoffice@utmost.ie

+353 46 909 9700

A FATCA AND CRS TRUST TYPE

Please tick the box to the left as confirmation before continuing.

We confirm all trustees are individual trustees and therefore meets the definition of a Passive Non-Financial Foreign Entity for FATCA and CRS purposes (as described in the definitions section on page 8.)

If you have used one of Utmost's trust deeds and have appointed family members as individual trustees, the trust should be classified as a Passive Non-Financial Foreign Entity for FATCA and CRS. If you are in doubt, you should discuss this with your Financial Adviser before completing this form.

B DETAILS OF THE TRUST AND TAX RESIDENCY

Product provider	<input type="checkbox"/> Utmost International Isle of Man Limited	<input type="checkbox"/> Utmost PanEurope dac
Policy number (if known)	<input type="text"/>	
Name of Trust	<input type="text" value="For example, The John Smith Trust"/>	
Address used for Trust	<input type="text" value="City"/>	
	<input type="text"/>	
	<input type="text" value="Postcode"/>	<input type="text" value="Country"/>
Contact details of person completing this form:		
Name	<input type="text"/>	
Contact number(s)	<input type="text" value="Tel"/>	<input type="text" value="Mobile"/>
	<input type="text"/>	
Email address	<input type="text"/>	

TAX RESIDENCE FOR TRUSTS

Trusts will ordinarily be tax resident where all, or the majority of the trustees, are tax resident but different jurisdictions have their own rules. You can find more information on tax residency at www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency or speak to your tax adviser.

WHERE CAN I FIND MORE INFORMATION?

Information on FATCA and CRS can be sourced on the links below:

FATCA - www.hmrc.gov.uk/fatca and the IRS website www.irs.gov/Businesses/Corporations/Foreign-Account-Tax-Compliance-Act-FATCA

CRS - www.oecd.org/tax/automatic-exchange

Please list below each country in which the trust is resident for tax purposes and the tax reference number of the trusts (if relevant).

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

- a. The jurisdiction where the trust is resident does not issue a Tax Identification Number (TIN) for a trust.
- b. We are unable to obtain a TIN or equivalent number. Please explain why you are unable to obtain a TIN in the response box below if you have selected this reason.
- c. No TIN is required. Only select this reason if the authorities of the country of tax residence entered in the table below do not require the TIN to be disclosed.
- d. We have used a trust provided by Utmost International Isle of Man Limited or Utmost PanEurope dac and the trustees are all individual persons. I do not have a Tax Identification Number for the trust as it has not created any chargeable gains or paid any inheritance tax charges (discretionary trusts).

JURISDICTION OF TAX RESIDENCE	TAX IDENTIFICATION NUMBER(S) (TIN ¹)	REASON IF NO TIN IS AVAILABLE (state a, b, c or d)

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

C IDENTIFICATION OF CONTROLLING PERSON(S)

Please complete section D in full for each Controlling Person (which includes each Trustee, Settlor, any named Beneficiaries and any Protector).

If there is not enough space on this form for all of the Controlling Person(s), please print out page 5 and attach with the form.

TAX RESIDENCY FOR INDIVIDUAL CONTROLLING PERSON(S) OF A PASSIVE NON-FINANCIAL FOREIGN ENTITY

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.

WHERE CAN I FIND MORE INFORMATION?

Information on FATCA and CRS can be sourced on the links below:

FATCA - www.hmrc.gov.uk/fatca and the IRS website www.irs.gov/Businesses/Corporations/Foreign-Account-Tax-Compliance-Act-FATCA

CRS - www.oecd.org/tax/automatic-exchange

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

- a. The jurisdiction where the Controlling Person 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.

Option b -

For example, a child who is a beneficiary of a trust may not have a tax reference number.

You should take reasonable steps to obtain and provide a tax reference number to Utmost International at the earliest opportunity.

¹ For UK trusts the Unique Taxpayer Reference (UTR) numbers can be used as a TIN but not the Unique Reference Numbers (URN) given under the the trust registration service, i.e. where the trust has been registered as an express trust only.

D CONTROLLING PERSON DETAILS 1

	Settlor	Trustee	Protector	Named Beneficiary	Other					
If other, please state the role										
Full name including title										
Residential address										
	City									
	Postcode		Country							
Contact number(s)	Tel		Mobile							
Email address										
Date of birth	d	d	m	m	y	y	y	y	Country of birth	
Town/City of birth										
Nationality										

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

COUNTRY(IES) OF RESIDENCE FOR TAXATION	TAX IDENTIFICATION NUMBER(S) (TIN ²)	REASON IF NO TIN IS AVAILABLE (state a, b or c - REFER TO SECTION C)

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

COMPLETE IF THE CONTROLLING PERSON 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.

- 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.
- 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.

² For UK tax resident individuals National Insurance (NI) numbers and Unique Taxpayer Reference (UTR) numbers can be used as a TIN.

D CONTROLLING PERSON DETAILS 2

	Settlor	Trustee	Protector	Named Beneficiary	Other
If other, please state the role	<input type="text"/>				
Full name including title	<input type="text"/>				
Residential address	<input type="text"/>				
	City <input type="text"/>				
	Postcode <input type="text"/>		Country <input type="text"/>		
Contact number(s)	Tel <input type="text"/>		Mobile <input type="text"/>		
	Email address <input type="text"/>				
Date of birth	<input type="text"/> d <input type="text"/> d <input type="text"/> m <input type="text"/> m <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y		Country of birth <input type="text"/>		
	Town/City of birth <input type="text"/>				
Nationality	<input type="text"/>				

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

COUNTRY(IES) OF RESIDENCE FOR TAXATION	TAX IDENTIFICATION NUMBER(S) (TIN ³)	REASON IF NO TIN IS AVAILABLE (state a, b or c - REFER TO SECTION C)
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

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

COMPLETE IF THE CONTROLLING PERSON 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.

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

D CONTROLLING PERSON DETAILS 3

	Settlor	Trustee	Protector	Named Beneficiary	Other
If other, please state the role	<input type="text"/>				
Full name including title	<input type="text"/>				
Residential address	<input type="text"/>				
	City <input type="text"/>				
	Postcode <input type="text"/>		Country <input type="text"/>		
Contact number(s)	Tel <input type="text"/>		Mobile <input type="text"/>		
Email address	<input type="text"/>				
Date of birth	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	d	d	m	m	y
	y	y	y	y	
Country of birth	<input type="text"/>				
Town/City of birth	<input type="text"/>				
Nationality	<input type="text"/>				

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

COUNTRY(IES) OF RESIDENCE FOR TAXATION	TAX IDENTIFICATION NUMBER(S) (TIN ⁴)	REASON IF NO TIN IS AVAILABLE (state a, b or c - REFER TO SECTION C)
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

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

COMPLETE IF THE CONTROLLING PERSON 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.

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

D CONTROLLING PERSON DETAILS 4

	Settlor	Trustee	Protector	Named Beneficiary	Other
If other, please state the role	<input type="text"/>				
Full name including title	<input type="text"/>				
Residential address	<input type="text"/>				
	City <input type="text"/>				
	Postcode <input type="text"/>		Country <input type="text"/>		
Contact number(s)	Tel <input type="text"/>		Mobile <input type="text"/>		
Email address	<input type="text"/>				
Date of birth	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	d	d	m	m	y y y y
Country of birth	<input type="text"/>				
Town/City of birth	<input type="text"/>				
Nationality	<input type="text"/>				

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

COUNTRY(IES) OF RESIDENCE FOR TAXATION	TAX IDENTIFICATION NUMBER(S) (TIN ⁵)	REASON IF NO TIN IS AVAILABLE (state a, b or c - REFER TO SECTION C)
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

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

COMPLETE IF THE CONTROLLING PERSON 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.

- 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.
- 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.

⁵ For UK tax resident individuals National Insurance (NI) numbers and Unique Taxpayer Reference (UTR) numbers can be used as a TIN.

E DECLARATION AND UNDERTAKINGS

Please read and confirm your acceptance of these declarations and undertakings:

1. I confirm that I am a current Trustee of the trust detailed in Section B and authorised to sign for the trust.
2. I understand the information supplied by me is collected and processed by Utmost International to comply with its legal and regulatory obligations. Utmost International will update accordingly the information provided on this form if it differs to information held on file.
3. I understand that the information provided in this form and regarding Controlling Person(s) and any Reportable Account(s) may be reported to the tax authorities of the jurisdiction in which this policy/bond/account/plan is maintained and exchanged with tax authorities of another jurisdiction in which I, or any other Controlling Person(s), may be tax resident pursuant to an International Agreement to exchange financial account information.
4. I confirm that I will advise Utmost International of any change in circumstance which affects the tax residency status of any Controlling Party, or which causes the information to become obsolete or incorrect. I will provide Utmost International with an updated self-certification and declaration in the event of such change of circumstances.
5. I declare that all of the information provided by me in this form, to the best of my knowledge and belief, are true, correct and complete.

TRUSTEE SIGNATURE

SIGNATURE

Print name

Date

d	d	m	m	y	y	y	y
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DEFINITIONS

TERMS	DESCRIPTION
Common Reporting Standard	The Common Reporting Standard (CRS) is the international consensus on automatic reciprocal exchange of Financial Account information for tax purposes between jurisdictions. It sets out the Financial Account information to be exchanged, the Financial Institutions required to report, the different types of accounts and taxpayers covered, as well as common due diligence procedures to be followed by Financial Institutions.
Controlling Person	For a trust arrangement, the Controlling Person is the Settlor of the trust, any Protector, any named Beneficiaries and the Trustees.
FATCA	FATCA stands for Foreign Account Tax Compliance Act. FATCA was introduced by the United States to target noncompliance with U.S. tax laws by U.S. taxpayers holding foreign Financial Accounts. The main aim of FATCA is to require non-U.S. Financial Institutions to report information to the IRS about Financial Accounts held by U.S. taxpayers, or by foreign Entities, such as a company or a trust, in which U.S. taxpayers hold a substantial ownership interest.
Named Beneficiary	We need the details for all named beneficiaries, for both absolute and discretionary trusts. If the named beneficiary is under 18, we still require their details on the self-certification form. However, if they do not have a TIN/NI number then just put 'n/a' for that question and put 'Minor and no TIN issued' in the reason why box. Beneficiaries are not required to sign the self-certification form.
Passive Non-Financial Foreign Entity	A Passive NFFE is an entity which does not actively trade. You would expect a Passive NFFE to exist only to hold investments or income on behalf of another, such as: <ul style="list-style-type: none"> › a private company; › a partnership; or › other legal arrangement, such as a non-professionally managed trust, such as trusts where individuals are appointed trustees including Utmost International trusts where a life assurance policy or redemption contract are the sole assets of the trust.
Resident for tax purposes	For the Controlling Persons, this is typically where you are liable to pay tax but will be based upon your own personal circumstances.
TIN	Tax Identification Number (TIN) is a term used for FATCA/CRS purposes and refers to any number used for tax purposes in each country. For example, the UK does not issue TINs, but the Unique Taxpayer Reference (UTR) or National Insurance number (NI) can be used for this purpose.

A WEALTH *of* DIFFERENCE

www.utmostinternational.com

Calls may be monitored and recorded for training purposes and to avoid misunderstandings.

Utmost International Isle of Man Limited is registered in the Isle of Man under number 024916C.

Registered Office: King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles.

Tel: +44 (0)1624 655 555 Fax: +44 (0)1624 611 715. Licensed by the Isle of Man Financial Services Authority.

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

Utmost PanEurope dac (registered number 311420) is regulated by the Central Bank of Ireland.

Registered Office address: Navan Business Park, Athlumney, Navan, Co. Meath, C15 CCW8, Ireland.

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

Utmost PanEurope dac is authorised to operate in Spain on a freedom of services basis (FoS) and is duly registered for such purposes with the Register of Insurance and Reinsurance Undertakings of the Spanish General Directorate of Insurance and Pension Funds (Dirección General de Seguros y Fondos de Pensiones) under the number L0466.

Utmost PanEurope dac is authorised to operate in Italy on a freedom of services basis (FOS) and is duly registered for such purposes with the IVASS in Albo delle Imprese, Elenco II, with number IL00509.

Utmost PanEurope dac is authorised for the pursuit of the life insurance business in France on a freedom to provide services basis and is duly registered for such purposes with the French Prudential Control and Resolution Authority (Autorité de Contrôle Prudential et de Résolution or 'ACPR') under the number 228159.

Utmost PanEurope dac is duly registered for the pursuit of the life insurance business in Portugal on a freedom to provide services basis and is duly registered for such purposes with the Portuguese Insurance Supervisory Authority (Autoridade de Supervisão de Seguros e Fundos de Pensões or 'ASF') under the number 4693.

Utmost Wealth Solutions is the registered business name of Utmost International Isle of Man Limited Singapore Branch.

Utmost International Isle of Man Limited Singapore Branch, 6 Battery Road #16-02, Singapore 049909.

Tel: +65 6216 7990 Fax: +65 6216 7999.

Registered in Singapore Number T08FC7158E. 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.

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