

TAX DECLARATION AND SELF- CERTIFICATION FOR TRUSTS

Where the trustees are all individuals

USING THE EDITABLE FIELDS?

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

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

Who should complete this form?

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

Please note section 1 MUST be ticked for the form to be accepted.

If the policy is owned by corporate trustees, a company, partnership or trust 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?

It is a regulatory requirement that we hold up-to-date tax details for our customers.

› Foreign Account Tax Compliance Act (FATCA)

This legislation administered by the United States government encourages better tax compliance by preventing US persons from using non-US financial organisations and foreign entities to avoid US taxation on their income and assets.

› Common Reporting Standard (CRS)

To help protect the integrity of tax systems, governments around the world (other than the United States) have introduced information gathering and reporting requirement for financial institutions. This is known as the Common Reporting Standard (the CRS).

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 list of definitions at the end of this form.

1 FATCA AND CRS TRUST TYPE

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

We confirm the trust is a family standard trust where the trustees are individuals, and meets the definition of Passive Non-Financial Foreign Entity for FATCA and CRS purposes (as described in the definitions section on page 7.)

2 DETAILS OF THE TRUST

Policy number			
Name of Trust	For example, The John Smith Trust		
Address relevant for the Trust	City		
	Postcode	Country	
Contact details of person completing this form:			
Name			
Contact number(s)	Tel	Mobile	
Email address			

The rules relating to the tax residency for trusts can be complex. If you are in any doubt as to the tax residency of the trust, you should speak to your Financial Adviser.

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

If a TIN is not available, please provide the appropriate reason A, B or C, below:

- The jurisdiction where the trust is resident does not issue a Tax Identification Number (TIN) for a trust.
- We are unable to obtain a TIN or equivalent number. (Please explain why you are unable to obtain a TIN in the below table, if you have selected this reason).
- No TIN is required. (Only select this reason if the authorities of the country of tax residence entered below do not require the TIN to be disclosed).

JURISDICTION OF TAX RESIDENCE	TIN	REASON IF NO TIN IS AVAILABLE (STATE A, B OR C)

If you selected B, please explain why you are unable to obtain a TIN.

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3 IDENTIFICATION OF CONTROLLING PERSONS

Please complete section 4 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 Persons, please print out page 5 and attach with the form.

If a TIN is not available, please provide the appropriate reason A, B or C:

- The jurisdiction where the Controlling Person is resident does not issue TINs.
- 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).
- 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).

4 CONTROLLING PERSON DETAILS 1

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

US CITIZENSHIP OR TAX RESIDENCE

Please tick either 1 or 2 below if 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 above.
- I confirm that I was born in the US (or a US territory) but I am no longer a US citizen.*

**If you choose option b, you must provide your US loss of nationality certificate.*

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*)	REASON IF NO TIN IS AVAILABLE (STATE A, B OR C - REFER TO SECTION 3)

**For UK tax resident individuals National Insurance numbers can be used as a TIN*

If you selected B, please explain why you are unable to obtain a TIN.

4 CONTROLLING PERSON DETAILS 2

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

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4 CONTROLLING PERSON DETAILS 3

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

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4 CONTROLLING PERSON DETAILS 4

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

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If you selected B, please explain why you are unable to obtain a TIN.

5 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 2 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 Persons 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	<p>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:</p> <ul style="list-style-type: none"> › a private company; › a partnership; or › other legal arrangement, such as a non-professionally managed trust, such as family trusts where individuals are trustees including Utmost International trusts where a life assurance policy or redemption contract are the sole assets of the trust.
Resident for tax purposes	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 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.

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.

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 is regulated by the Central Bank of Ireland. Registered No 311420.

Administration Centre for correspondence: King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles.

Tel: +353(0)1 479 3900 Fax: +353(0)1 475 1020.

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 International Trustee Solutions Limited is registered in the Isle of Man under number 095926C.

Registered Office: PO Box 142, King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 3DJ, British Isles.

Tel: +44 (0) 1624 655 456 Fax: +44 (0) 1624 655 930. Licensed by the Isle of Man Financial Services Authority.

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

Utmost International Middle East Limited, registered in the Dubai International Financial Centre under number 3249.

Office 14-36, Level 14, Central Park Towers, Dubai International Financial Centre, PO Box 482062, Dubai, United Arab Emirates.

Utmost International Middle East Limited is authorised and regulated by the Dubai Financial Services Authority.

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