

## Automatic Exchange of Information: Taxpayer Status Declaration Self-Certification for an Individual

(Please provide one separate form per Individual)

**NOTE: Please note that all information on this form – including at least one jurisdiction of tax residence and the corresponding tax-identification number (TIN) or a reason for not having a TIN – is mandatory.**

### Part 1 – Individual Information (may be identical to the Contracting Party)

Name	First name
_____	_____
Date of birth (dd/mm/yyyy)	Place of birth (city/country)
_____	_____
Residential Address (Street/No):	Zip code
_____	_____
Town/City	Country (no abbreviation)
_____	_____

### Mailing Address (if different from above)

Street/No	
_____	_____
Zip code/Town	Country (no abbreviation)
_____	_____

## Part 2 – Tax Residency

Please complete the following table indicating (i) **all** jurisdictions where the AEI Account Holder is tax resident and (ii) the AEI Account Holder's TIN for each jurisdiction indicated.

**If the TIN is unavailable, please tick the box with the appropriate reason (only one box can be ticked):**

**Reason A:** The jurisdiction where you are liable to pay taxes does not issue TINs to its residents.

**Reason B:** The TIN was requested from the competent authority, but was not yet received.

**Reason C:** You are otherwise unable to obtain a TIN (please explain why you are unable to obtain a TIN).

### Primary Tax Residency (1):

**Jurisdiction of Residence for tax purposes**  
 (unlimited tax liability; no abbreviations)

**Taxpayer Identification Number (TIN)**  
 (or equivalent Identification Number)

\_\_\_\_\_

\_\_\_\_\_

Reason A

Reason B

Reason C: \_\_\_\_\_

### Additional Tax Residency (2):

**Jurisdiction of Residence for tax purposes**  
 (unlimited tax liability; no abbreviations)

**Taxpayer Identification Number (TIN)**  
 (or equivalent Identification Number)

\_\_\_\_\_

\_\_\_\_\_

Reason A

Reason B

Reason C: \_\_\_\_\_

### Additional Tax Residency (3):

**Jurisdiction of Residence for tax purposes**  
 (unlimited tax liability; no abbreviations)

**Taxpayer Identification Number (TIN)**  
 (or equivalent Identification Number)

\_\_\_\_\_

\_\_\_\_\_

Reason A

Reason B

Reason C: \_\_\_\_\_

Please use an **additional form** if the above mentioned AEI Account Holder has an unlimited tax liability in more than three jurisdictions.

### Mandatory Confirmation:

I confirm that I am tax resident only in the jurisdiction(s) I have listed above and in no other jurisdiction.

### Part 3 – Non-U.S. Status Declaration

Under the Internal Revenue Code of 1986 of the United States (U.S.), as amended, and the relevant Treasury Regulations, a U.S. Person includes:

- U.S. citizens (including dual citizens and anyone born in the U.S. or a U.S. territory that did not formally renounce the U.S. citizenship);
- Lawful Permanent Residents (Greencard holders regardless of residency or expiration date);
- Individuals satisfying the Substantial Presence Test; or
- For any other reason (see notes below).

Select One:

I hereby confirm that I am **not** a U.S. Person for income tax purposes.

or

I hereby confirm that I am a U.S. Person for income tax purposes and I will provide an IRS Form W-9 together with a disclaimer authorizing the Credit Suisse Group to disclose any information it is legally obligated to report to the relevant tax authorities.

#### Notes:

**United States Citizen** means birth in the U.S., birth to two U.S.-citizen parents, birth to one U.S. citizen parent who meets the Physical Presence Test (5 years physical presence in the U.S. and 2 of the 5 years are after the age of 15), or a naturalized persons.

**Lawful Permanent Resident** means “Greencard” holders (not visa holders and this applies even if residency is outside the U.S. Lawful Permanent Resident status only applies to the person holding that status and not to his or her family members.

**Substantial Presence Test** means being present in the U.S. for at least 183 days during the past 3 years (prior years subject to reduction). The exceptions are the Closer Connection Test, diplomats, teachers, trainees, students (5 year limitation) and applicable tax treaties. An Individual satisfies the Substantial Presence Test with respect to any calendar year if (i) the Individual is physically present in the U.S. on at least 31 days during the current calendar year and (ii) the sum of the number of days on which the Individual is considered to be present in the U.S. in the current calendar year plus 1/3 of the days present in the preceding calendar year and 1/6 of the days present in the second preceding calendar year equals or exceeds 183 days.

**Other Reasons** for being treated as a U.S. resident for U.S. income tax purposes are, *inter alia*, dual residency, being a non-U.S. spouse filing a U.S. tax return jointly with a U.S. spouse, or relinquishing the U.S. citizenship or long-term permanent residency in the U.S.

## Part 4 – Acknowledgment and Certification

1. The undersigned confirms that all statements made in this form are to the best of its knowledge and belief, correct and complete.
2. The undersigned confirms that it has listed all its (or the AEI Account Holder's, if different) Jurisdiction(s) of Residence for tax purposes.
3. The undersigned acknowledges that the information contained in this form and the information regarding the life insurance policy may be disclosed to the tax authorities of the jurisdiction in which the life insurance carrier is resident and that this information may subsequently be exchanged with the tax authorities of other jurisdictions as required by applicable local laws and agreements.

Furthermore, the undersigned acknowledges that the tax authority is authorized to process this information, including personal information (especially specifically protected information) in relation to administrative and criminal processes and sanctions, by creating and maintaining a dedicated information system. Adherence to the legal privacy requirements in relation to such information is monitored by the responsible data- processing center. The undersigned hereby releases Credit Suisse Life & Pensions AG and Credit Suisse AG from any applicable (professional) secrecy- and/or data-protection provisions (including, but not limited to, the insurance secrecy under Liechtenstein law).

4. The undersigned understands that any other persons that are payment recipients (including (ir)revocable beneficiaries) of the life insurance policy, in addition to or instead of myself, could be Reportable Persons under the AEI and may be reported to the relevant tax authorities.
5. This form will remain valid unless there is a Change in Circumstances. The undersigned undertakes to advise the life insurance company promptly of any change in circumstances which cause the information contained on this form to become incorrect or incomplete and to provide the life insurance company with an updated Self-Certification no later than 30 days after any such change in circumstances has occurred.
6. The undersigned certifies that he or she is the AEI Account Holder or is authorized to sign on behalf of the AEI Account Holder of the above mentioned bank relationship.

Place, date

Signature of the policyholder/payment recipient

X



- (h) the NFE meets all of the following requirements (a “non-profit NFE”):
- (i) it is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;
  - (ii) it is exempt from income tax in its jurisdiction of residence;
  - (iii) it has no shareholders or members who have a proprietary or beneficial interest in its income or assets;
  - (iv) the applicable laws of the NFE’s jurisdiction of residence or the NFE’s formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE’s charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and
  - (v) the applicable laws of the NFE’s jurisdiction of residence or the NFE’s formation documents require that, upon the NFE’s liquidation or dissolution, all of its assets be distributed to a Governmental Entity or other non-profit organization, or escheat to the government of the NFE’s jurisdiction of residence or any political subdivision.

**Note:** Certain Entities (such as U.S. Territory NFFEs) may qualify for Active NFFE status under FATCA but not Active NFE status under the CRS.

### 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%) – subject to local AML/KYC rules) 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(s) is/are identified as exercising control of the Entity through ownership interests, then under the CRS the Reportable Person is deemed to be the natural person who hold 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 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 an Entity is controlled by another Entity, it is required to look through all Entities to identify the natural persons that ultimately control the Entity.

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

### Custodial Institution

The term “Custodial Institution” means any Entity that holds, as a substantial portion of its business, Financial Assets for the account of others. This is where the Entity’s gross income attributable to the holding of Financial Assets and related financial services equals or exceeds 20% of the Entity’s gross income during the shorter of: (i) the three-year period that ends on 31. December (or the final day of a non-calendar year accounting period) prior to the year in which the determination is being made; or (ii) the period during which the Entity has been in existence.

### Depository Institution

The term “Depository Institution” means any Entity that accepts deposits in the ordinary course of a banking or similar business.

**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.

**Entity**

The term "Entity" means a legal person or a legal arrangement, such as a corporation, organization, partnership, trust or foundation. This term covers any person other than an Individual (i.e. a natural person).

**Financial Institution**

The term "Financial Institution" means a "Custodial Institution", a "Depository Institution", an "Investment Entity", or a "Specified Insurance Company". Please see the relevant domestic guidance and the CRS for further classification definitions that apply to Financial Institutions.

**Investment Entity**

The term "Investment Entity" includes two types of Entities:

- (a) an Entity that primarily conducts as a business one or more of the following activities or operations for or on behalf of a customer:

- Trading in money market instruments (checks, bills, certificates of deposit, derivatives, etc.); foreign exchange;
- Exchange, interest rate and index instruments; transferable securities; or commodity futures trading;
- Individual and collective portfolio management; or
- Otherwise investing, administering, or managing Financial Assets or money on behalf of other persons.

Such activities or operations do not include rendering non-binding investment advice to a customer.

- (b) The second type of "Investment Entity" ("Investment Entity managed by another Financial Institution") is any Entity the gross income of which is primarily attributable to investing, reinvesting, or trading in Financial Assets where the Entity is managed by another Entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or the first type of Investment Entity.

**Professionally Managed Investment Entity (PMIE) located in a Non-Participating Jurisdiction**

The term PMIE located in a Non-Participating Jurisdiction any Entity the gross income of which is primarily attributable to investing, reinvesting, or trading in Financial Assets if the Entity is (i) managed by a Financial Institution and (ii) not a Participating Jurisdiction Financial Institution.

**Professionally Managed Investment Entity (PMIE) managed by another Financial Institution**

An Entity is managed by another Entity if the managing Entity performs, either directly or through another service provider on behalf of the managed Entity, any of the activities or operations described in clause (i) above in the definition of Investment Entity.

An Entity only manages another Entity if it has discretionary authority to manage the other Entity's assets (either in whole or part). Where an Entity is managed by a mix of Financial Institutions, NFEs or Individuals, the Entity is considered to be managed by another Entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or the first type of Investment Entity, if any of the managing Entities is such another Entity.

**NFE**

An "NFE" is any Entity that is not a Financial Institution.

**Non-Reporting Financial Institution**

A Non-Reporting Financial Institution" means any Financial Institution that is:

- a Governmental Entity, International Organization or Central Bank, other than with respect to a payment that is derived from an obligation held in connection with a commercial financial activity of a type engaged in by a Specified Insurance Company, Custodial Institution, or Depository Institution;

- a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; a Pension Fund of a Governmental Entity, International Organization or Central Bank; or a Qualified Credit Card Issuer;
- an Exempt Collective Investment Vehicle; or
- a Trustee-Documented Trust: a trust where the trustee of the trust is a Reporting Financial Institution and reports all information required to be reported with respect to all Reportable Accounts of the trust;
- any other defined in a jurisdiction's domestic law as a Non-Reporting Financial Institution.

### Participating Jurisdiction

A "Participating Jurisdiction" means a jurisdiction with which the Financial Institution maintaining the account has an agreement 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.

### Participating Jurisdiction Financial Institution

The term "Participating Jurisdiction Financial Institution" means (i) any Financial Institution that is tax resident in a Participating Jurisdiction, but excludes any branch of that Financial Institution that is located outside of that jurisdiction, and (ii) any branch of a Financial Institution that is not tax resident in a Participating Jurisdiction, if that branch is located in such Participating Jurisdiction.

### Passive NFE

Under the CRS a "Passive NFE" means any NFE that is not an Active NFE and a PMIE.

### Related Entity

An Entity is a "Related Entity" of another Entity if either Entity controls the other Entity, or the two Entities are under common control. For this purpose control includes direct or indirect ownership of more than 50% of the vote and value in an Entity.

### 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 Jurisdiction Person

A Reportable Jurisdiction Person is an Entity that is tax resident in a Reportable Jurisdiction(s) under the tax laws of such jurisdiction(s) - by reference to local laws in the jurisdiction where the Entity is established, incorporated or managed. An Entity such as a partnership, limited liability partnership or similar legal arrangement that has no residence for tax purposes shall be treated as resident in the jurisdiction in which its place of effective management is situated. As such if an Entity certifies that it has no residence for tax purposes it should complete the form stating the address of its principal office.

Dual resident Entities may rely on the tiebreaker rules contained in tax conventions (if applicable) to determine their residence for tax purposes.

### Reportable Person

A "Reportable Person" is defined as a "Reportable Jurisdiction Person", other than:

- a corporation the stock of which is regularly traded on one or more established securities markets;
- any corporation that is a Related Entity of a corporation described in clause (i);
- a Governmental Entity;
- an International Organization;
- a Central Bank; or
- a Financial Institution (except for PMIEs) of the CRS that are not Participating Jurisdiction Financial Institutions. Instead, such Investment Entities are treated as Passive NFE's.)

