



Application/Policy Number:

☐ New Business

☐ Existing Policy

"The Company"

AXA China Region Insurance Company (Bermuda) Limited  
(Incorporated in Bermuda with limited liability)

# Supplement – For Foreign Tax Reporting and Withholding Obligations

## Important Note:

1. This form is to be filled in BLOCK LETTERS and signed by the Proposed Owner/Owner.
2. Please do not sign on blank form.
3. Please sign section C.

## A. Self-Certification

Name of Proposed Owner/Owner

### i) Applicable to individual as Proposed Owner/Owner

Is Proposed Owner/Owner a U.S. citizen or U.S. tax resident? ☐ Yes ☐ No

If Yes, please provide Tax Identification Number:

If No, you must notify us if you become a U.S. citizen or U.S. tax resident immediately (and in any event within 30 days of you becoming a U.S. citizen or U.S. tax resident).

#### Important Note:

- (i) You are a U.S. citizen if:
- you are a U.S. citizen who resides outside of the United States;
  - you hold multiple citizenships, one of which is U.S. citizenship; or
  - you were born in the United States (or a U.S. territory) and have not legally surrendered your U.S. citizenship.
- (ii) You are a U.S. tax resident for U.S. federal income tax purposes if:
- you are a U.S. permanent resident card (green card) holder (see below for details);
  - you satisfy a substantial physical presence test generally determined by your number of days physically present in the United States during the tax year; or
  - you have validly elected to be treated as a U.S. tax resident for U.S. federal income tax purposes..
- (iii) Note that you are a U.S. permanent resident card (green card) holder if:
- the U.S. Citizenship and Immigration Service ("USCIS") has issued you a U.S. alien registration card as a lawful permanent resident of the United States;
  - you are a U.S. permanent resident card (green card) holder irrespective of the expiration date and irrespective of whether such expiration date has passed as of the date you sign and complete this form.

You are not a U.S. permanent resident card holder if your permanent resident card has been officially abandoned, revoked, or relinquished as of the date you sign and complete this form.

### ii) Applicable to non-individual as Proposed Owner/Owner

Is Proposed Owner/Owner an entity or trust? ☐ Yes ☐ No

If Yes, please provide (a) IRS Form W-8 (for Entities) if you are a non-U.S. entity or trust; or (b) IRS Form W-9 if you are a U.S. entity or trust.

#### Important Note:

- (i) You are a U.S. entity if you are a corporation or partnership created, organized, or governed in or under the laws of the United States.
- (ii) You are a U.S. domestic trust if:
- (a) (1) a court within the United States is able to exercise primary supervision over the administration of the trust, and (2) one or more U.S. persons have the authority to exercise primary supervision over the administration of the trust; or
  - (b) the trust has a valid election in effect to be treated as a U.S. person for U.S. federal income tax purposes.

For information on the definition of U.S. citizen, U.S. tax resident, U.S. entity or U.S. trust, please refer to U.S. Internal Revenue Service website [www.irs.gov](http://www.irs.gov). If you are in any doubt, please seek independent professional advice.

## B. Foreign Tax Reporting and Withholding Obligations Statement

**FATCA** means the U.S. Foreign Account Tax Compliance Act as amended from time to time.

**FATCA Obligations** means the Company's obligations under FATCA (as varied or supplemented by the IGA) including, without limitation, the Company's obligations to undertake due diligence into Account Holders to identify U.S. Accounts and U.S. Account Holders, to report information on U.S. Account Holders and U.S. Accounts to the Tax Authorities, and to obtain their consent to do so, and to deduct and withhold tax from certain payments made to or from certain U.S. Accounts and to remit this to the IRS pursuant to applicable laws and regulations.

**Account Holder** means, in respect of this policy:

- (i) I/we as the policy owner / holder; and
- (ii) if we are a corporate or other entity, the persons who exercise control over us such as our majority shareholders; and
- (iii) each person entitled to access the policy's value (for example, through a loan, withdrawal, surrender or otherwise) or the ability to change a beneficiary under this policy which will usually also be myself / ourselves as the policy owner or holder but also:
  - (a) any person to whom I / we as the policy owner / holder assigns any of those rights under the policy; and
  - (b) (where I as an individual policy owner / holder) my personal representatives, executors or administrators on my death or bankruptcy or (where we as a corporate policy owner/holder) on our insolvency; and
- (iv) any person entitled to receive a future payment under this policy such as a beneficiary; and
- (v) if this policy is held in trust, the settlor, the trustees, the protector (if any) the beneficiaries and any other person exercising ultimate effective control over that trust.

**Account Holder Information** means the information about Account Holders that the Company is required to obtain as part of its FATCA Obligations which currently includes:

- (i) where the Account Holder is an individual, his / her name, date and place of birth, residential address, mailing address, contact information (including telephone number), U.S. taxpayer identification number, U.S. social security number, citizenships, residency, tax residency and details of any other tax regime to which he /she is subject or in respect of which he / she has any tax reporting or tax payment obligations; and
- (ii) where the Account Holder is a corporate or other entity, its full name, date and place of incorporation or formation, registered address, address of place of business, U.S. taxpayer identification number, tax status, tax residency and details of any other tax regime to which it is subject or in respect of which it has any tax reporting or tax payment obligations and such other information as the Company may reasonably require about each of the Account Holder's shareholders or controlling persons.

**IGA** means the intergovernmental agreement made between Macau and the U.S. in respect of FATCA as may be amended from time to time.

**Non Participating FFI** means a FFI other than a participating FFI, a deemed-compliant FFI or an exempted beneficial owner as defined under FATCA

**Policy Information** means the information about this policy that the Company is required to provide to the Tax Authorities as part of its FATCA Obligations which currently includes policy number, policy balance, interest and dividend income and withdrawals, or value and information about payments that the Company receives or makes in connection with this policy including details of any Withholding Tax.

**Required Information means:**

- (i) the Account Holder Information and associated supporting documentation and certification; and
- (ii) the Policy Information.

**Specified U.S. Person** has the same meaning as defined under FATCA and includes:

- (i) certain U.S. citizens or resident individuals;
- (ii) certain U.S. partnerships or corporations; and
- (iii) certain trusts the administration of which is governed by the U.S. courts or the controlling person(s) of which include a U.S. citizen or resident.

**Tax Authorities** means the U.S. Internal Revenue Service (IRS), the Macau Tax Authority and any other competent tax authority to which the Company or any of its holding companies are required to report the Required Information or any part thereof.

**U.S.** means the United States of America.

**U.S. Account** means an account held by one or more Specified U.S. Person(s) or an entity of which one or more controlling person(s) is a Specified U.S. Person.

**U.S. Account Holder** means, in respect of an U.S. Account, a Specified U.S. Person, or an entity of which one or more controlling persons(s) is a Specified U.S. Person, who holds that U.S. Account.

**Withholding Tax** means the U.S. tax that the Company is required to withhold as part of its FATCA Obligations.

**I/We must:**

- (i) when I/we apply to take out this policy, as a condition of its issue to me/us, and from time to time during this policy when the Company requires me/ us to do so, provide the Company with Account Holder Information about myself/ourselves and the other Account Holders;
- (ii) provide the Company with such supporting documentation for and certification of Account Holder Information as it may require;
- (iii) where there is any change in Account Holder Information already provided to the Company (including any change in the residency, citizenship or tax status of an Account Holder), notify the Company immediately of this in writing and provide the Company with such information, documentation and certification in that regard as it may require;
- (iv) where there is a change in Account Holder, immediately provide to the Company the Account Holder Information for the new Account Holder (and where I/we propose that change, for example by notifying the Company I / we want to assign my / our rights under this policy or nominate a new beneficiary, I / we must provide the Company with the Account Holder Information on the new Account Holder as a condition to the Company agreeing that change); and
- (v) complete and sign such documents and take such actions, as the Company may reasonably require from time to time to enable the Company to comply with its FATCA Obligations in respect of this policy.

**Disclosure of Required Information:**

I/We consent to the Company's disclosure and transfer of the Required Information to the Tax Authorities both in Macau and outside Macau to comply with its FATCA Obligations and waive all rights I / we have, if any, to prohibit or restrict such disclosure.

**Withholding Tax:**

I/We consent to the Company's deducting and withholding Withholding Tax from payments made to or from this policy account and remitting this to the IRS to comply with the Company's FATCA Obligations including, without limitation, to the Company's deducting and withholding Withholding Tax on withholdable payments into this policy and remitting this to the IRS if the Macau Tax Authority fails to exchange information with the IRS under IGA (and the relevant tax information exchange agreement between Macau and the U.S.) or if I am / we are, or any other Account Holder is, a Non Participating FFI.

**Other Account Holders:**

Where I/we have an obligation under this policy with respect to Account Holder Information relating to any other Account Holder I/we must use my/our best endeavours to procure that the other Account Holder complies with that obligation with regard to their Account Holder Information including providing to the Company directly that Account Information and supporting documentation and certification and giving the Company their consent to the disclosure and transfer of that Account Holder Information to the Tax Authorities and deducting and withhold Withholding Tax and remitting this to the IRS. I/We agree that the Company may contact the other Account Holders directly for these purposes.

## C. Declaration

I, on behalf of myself and other persons referred to in this application (hereinafter referred to as "We" or "Our"), **ACKNOWLEDGE** that this form is supplemental to the application for insurance, change or reinstatement (the "Application Form") in relation to the above Application No./Policy No. signed by me/Us. **I AGREE AND CONFIRM** that (1) to the best of my knowledge and belief the above statements and answers to all questions are true and complete; (2) the declarations, agreements and authorisations made by me/Us under the Declaration & Authorisation Section and Personal Information Collection Statement Section of the Application Form shall also apply to this form; and (3) this statement shall form the basis and become a part of the policy to be issued/reinstated or issued by the Company.

I hereby acknowledge and expressly authorize the processing, disclosure and/or transfer of any information related with the Required Information (as defined in Section B) to any foreign jurisdiction, including but not limited to the United States of America.

Signature of Proposed Owner/Owner

Date Signed (YYYY/MM/DD)