

# Declaration of Tax Residence of the Beneficiary (Self-Certification) – Individual

Individual Insurance products: SSQ, Insurance Company Inc., 1225 Saint-Charles Street West, Suite 200, Longueuil, Quebec J4K 0B9 Privilege products: SSQ, Life Insurance Company Inc., P.O. Box 10500, Stn Sainte-Foy, Quebec City, Quebec G1V 4H6 Investment products: SSQ, Life Insurance Company Inc., P.O. Box 10510, Stn Sainte-Foy, Quebec City, Quebec G1V 0A3

# Individual Insurance and Investment

- This form is required to confirm the tax residence status of the beneficiary, for life insurance policies with a cash surrender value (whole life insurance and universal life insurance), for non-registered savings plans (NRSPs), and for non-registered annuities. It must be completed following the death of the insured/annuitant, when the beneficiary's address of residence is in a country other than Canada, as required under the American Foreign Account Tax Compliance Act (FATCA) or under the Common Reporting Standard (Part XVIII and XIX of Canada's Income Tax Act).
- In the event that the beneficiary is a resident in a jurisdiction other than Canada for tax purposes, SSQ, Insurance Company Inc. and/or SSQ, Life Insurance Company Inc. (SSQ) may have to report the existence of the insurance policy/financial account to the Canada Revenue Agency (CRA), as required by FATCA or the Common Reporting Standard.
- For more information on FATCA and the Common Reporting Standard, please consult the CRA website at cra-arc.gc.ca.

### 1. Identification of the Beneficiary

#### When more than one beneficiary, please complete a separate form for each person.

|  |                             |  |                      | Y Y Y Y M M D D                           |
|--|-----------------------------|--|----------------------|---|
| Last name  | First name                  |  | Initials             | Date of birth                             |
| Complete address of permar   | nent residence              |  |                      |   |
| Complete address of permar   | nent residence (cont.)      |  |                      |   |
| Name of the policyowner/po   | licyholder/investor         |  |                      | Policy/Account number                     |
| 2. Declaration of Tax I  | Residence of the Beneficiar | y (Self-Certification)                           |                      |   |
| Check ( $$ ) all options that                                      | t apply to you:             |  |                      |   |
| $\Box$ I am a tax resident of                                      | Canada                      |  |                      |   |
| If you checked this box, pleas<br>body (e.g.; driver's licence, pa |                             | ada status by indicating the document number and | the issuing jurisdic | tion of a photo ID issued by a government |
| Photo ID used  |                             | Name appearing on the document                   | Doci                 | ument number                              |
|  |                             |  |                      |   |
| Issuing Jurisdiction   |                             | Expiration Date                                  |                      |   |

#### Issuing Jurisdiction

# I am a tax resident of the United States

If you checked this box, please indicate your U.S. taxpayer identification number (TIN): lacksquare

United States taxpayer identification number (TIN)

#### □ I am a tax resident in a jurisdiction <u>other</u> than Canada or the United States

If you checked this box, please indicate your jurisdiction of tax residence and your taxpayer identification numbers (TINs) below:

If you do not have a TIN for a specific jurisdiction, give the reason by choosing from one of the following:

Reason 1: I will apply or have applied for a TIN but have not yet received it.

Please confirm your TIN to SSQ in writing within 15 days of receiving it from the fiscal authorities.

Reason 2: My jurisdiction of tax residence does not issue TINs to its residents.

**Reason 3**: Other reason — If you choose this option, specify below why you do not have a TIN.

| Jurisdiction of tax residence | Taxpayer identification number (TIN) | If you do not have a TIN, specify the reason (1, 2 or 3) |
|-------------------------------|--------------------------------------|--|
|                               |                                      |  |
|                               |                                      |  |
|                               |                                      |  |

(For more details on tax residence status, see section 2 of the "General Information and Instructions" at the end of the form.)

### 3. Declaration and Signature of the Beneficiary

I certify that the information provided on this form is correct and complete.

Date

# **General Information and Instructions**

#### 1. Identification of the Beneficiary

The beneficiary is the person to whom the death benefit is payable upon the death of the insured/annuitant.

#### 2. Declaration of Tax Residence of the Beneficiary (Self-Certification)

Generally, an individual will be a tax resident of a tax jurisdiction if, under the laws of that jurisdiction, they pay or should be paying tax there because of their domicile, residence, or a similar criterion.

Individuals who are tax residents in more than one jurisdiction can rely on the tiebreaker rules in tax conventions (when they apply) to resolve cases of dual tax residence.

According to the CRA, you are a non-resident of Canada for tax purposes if one of the following situations applies:

- · You normally, customarily, or routinely live in another country where you are not considered a resident of Canada.
- You do not have significant residential ties in Canada; **and** are in **one** of the following situations:
  - you live outside Canada throughout the tax year;
  - you stay in Canada for less than 183 days in the tax year.

For more information on how to determine resident status for tax purposes, please refer to the CRA website at cra-arc.gc.ca.

A tax identification number (TIN) is a unique identifier made of letters or numbers that the jurisdiction assigns to an individual. The jurisdiction uses the TIN in administering its tax laws to identify the individual. Enter the TIN in its official format.

If you are eligible to receive a TIN but you do not have one, you have 90 days to apply for one from your jurisdiction of residence and 15 days after you receive it to confirm it to SSQ in writing.

### 3. Declaration and Signature of the Beneficiary

Please read this section carefully and then sign and date the form.



For Investment products

#### SSQ, Life Insurance Company Inc. P.O. Box 10510, Stn Sainte-Foy Quebec City, Quebec G1V 0A3 Client Services • Tel.: 1-800-320-4887 • Fax: 1-866-559-6871 ssq.ca

#### For Privilege products

SSQ, Life Insurance Company Inc. P.O. Box 10500, Stn Sainte-Foy Quebec City, Quebec G1V 4H6 Client Services • Tel.: 1-866-777-0711 • Fax: 1-866-629-0623 ssq.ca

For Individual Insurance products

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