

Declaration of Tax Residence (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 for life insurance policies with a cash surrender value (whole life insurance and universal life insurance), for non-registered savings plans (NRSPs) and non-registered annuities to confirm the tax residence status of the policyowner, the policyholder, or the investor. It must be completed:
 - when issuing a policy/opening an account, where the policyowner/policyholder/investor is a resident of both Canada and a jurisdiction other than Canada and the United States for tax purposes,
 - when the declaration of tax residence has not been provided on the insurance/investment application form,
 - following a change of address from Canada to the United States, as required under the **Foreign Account Tax Compliance Act (FATCA)** (Part XVIII of Canada's *Income Tax Act*), or
 - following a **change of circumstances** to a country **other than** Canada or the United States, as required by the **Common Reporting Standard** Part XIX of Canada's *Income Tax Act*. (For the definition of change of circumstances, see the "Definition" section.)
- In the event that the policyowner/policyholder/investor is a resident in a jurisdiction other than Canada for tax purposes, SSQ, Insurance Company Inc. and/or SSQ, Life Insurance Company Inc. (SSQ) must report the existence of its 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 your financial security advisor or visit the CRA website at cra-arc.gc.ca.

1. Identification of policyowner/policyholder/investor

When more than one policyowner/policyholder/investor, please complete a separate form for each person.

Policy/account number: _____

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Y	Y	Y	Y	M	M	D	D				
Last name	First name	Initials	Date of birth								

Complete address of permanent residence:

2. Declaration of Tax Residence (Self-Certification)

Check (✓) all options that apply to you:

I am a tax resident of Canada

If you checked this box, please confirm your tax resident of Canada status by indicating the document number and the issuing jurisdiction of a photo ID issued by a government body (e.g.; driver's licence, passport):

Photo ID used	Name appearing on the document	Document number								
	<table border="1" style="border-collapse: collapse; width: 100%; height: 1.2em;"> <tr> <td style="width: 2.5%;">Y</td><td style="width: 2.5%;">Y</td><td style="width: 2.5%;">Y</td><td style="width: 2.5%;">Y</td><td style="width: 2.5%;">M</td><td style="width: 2.5%;">M</td><td style="width: 2.5%;">D</td><td style="width: 2.5%;">D</td> </tr> </table>	Y	Y	Y	Y	M	M	D	D	
Y	Y	Y	Y	M	M	D	D			
Issuing Jurisdiction	Expiration Date									

I am a tax resident of the United States

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

I am a tax resident in a jurisdiction other 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 don't 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 don't have a TIN.

Jurisdiction of tax residence	Taxpayer identification number (TIN)	If you don't 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, consent and signature of policyowner/policyholder/investor

I certify that the information provided on this form is correct and complete. I will provide SSQ, Insurance Company Inc./SSQ, Life Insurance Company Inc. with a new tax residence declaration within 30 days of any change in circumstances that causes the information on this form to be incomplete or inaccurate. I agree to allow SSQ Insurance Company Inc. and SSQ, Life Insurance Company Inc. to share the information contained in this form with each other.

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Y	Y	Y	Y	M	M	D	D			
Name (print) of policyowner/policyholder/investor	Signature of policyowner/policyholder/investor	Date								

General Information and Instructions

For **Individual Insurance products**, please send this form duly completed and signed to SSQ, Insurance Company Inc., 1225 Saint-Charles Street West, Suite 200, Longueuil, Quebec J4K 0B9. Fax: 1-866-582-6672

For **Privilege products**, please send this form duly completed and signed to SSQ, Life Insurance Company Inc., P.O. Box 10500, Stn Sainte-Foy, Quebec City, Quebec G1V 4H6 Fax: 1-866-629-0623

For **Investment products**, please send this form duly completed and signed to SSQ, Life Insurance Company Inc., P.O. Box 10510, Stn Sainte-Foy, Quebec City, Quebec G1V 0A3. Fax: 1-866-559-6871

1. Identification of policyowner/policyholder/investor

The policyowner/policyholder/investor is the person listed or identified as the holder of an insurance policy/financial account at SSQ, Insurance Company Inc./SSQ, Life Insurance Company Inc. The policyowner/policyholder/investor also includes any person who can access the cash value or designate a beneficiary under a cash value insurance policy or an annuity contract.

2. Declaration of Tax Residence (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, consent and signature of policyowner/policyholder/investor

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

Definition

Change of circumstances

As part of the Common Reporting Standard, a change of circumstances includes:

- changing a bank account for one in a financial institution in a country other than Canada or the United States,
- changing telephone number for one in a country other than Canada or the United States,
- changing an address for an address in a country other than Canada or the United States,
- requesting to have mail forwarded to a country other than Canada or the United States,
- any change that would affect the status of the account for tax purposes, or the declaration of tax residence obtained when the policy was first issued or the account was first opened.



Values in the right place

For Individual Insurance products

SSQ, Insurance Company Inc.
1225 Saint-Charles Street West, Suite 200
Longueuil, Quebec J4K 0B9
Client Services • Tel.: 1-800-565-4550 • Fax: 1-866-582-6672
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 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