



Sun Life Malaysia Assurance Berhad\*

Registration No. 199001005930 (197499-U)

Sun Life Malaysia Takaful Berhad\*

Registration No. 200501012215 (689263-M)

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INDIVIDUAL SELF-CERTIFICATION
U.S. FATCA AND OECD CRS

PLEASE READ BEFORE COMPLETING THIS FORM

Tax law<sup>1</sup> requires that we collect certain information about each Account Holder's tax status.

Complete this form if the Account Holder named in Part 1 is an Individual.

An individual means a natural born person. An individual includes a sole trader or sole proprietor of a business.

For joint accounts, each joint holder of the account must complete a separate Individual Self-Certification form (if applicable).

Do not use this form if the Account Holder is an Entity.

If you are a Controlling Person of an Entity Account Holder, do not complete this form. Rather, the Entity Account Holder should complete Annex I to the Entity Self-Certification form.

This Individual Self-Certification form is for the purpose of documenting your status under U.S. FATCA and OECD CRS. For U.S. FATCA, the completion of this form is in lieu of completing IRS Forms W-9 or W-8BEN. However, if you provide Sun Life Malaysia IRS Forms W-9 or W-8BEN, you nevertheless, must complete this Individual Self-Certification form in order to document your status under OECD CRS.

You are required to complete all relevant sections in relation to all known accounts held with Sun Life Malaysia Assurance Berhad and Sun Life Malaysia Takaful Berhad (collectively, "Sun Life Malaysia") and to provide any additional information as we may request to evidence the declaration made. If you fail to complete this form to the satisfaction of Sun Life Malaysia, information about your account(s) with Sun Life Malaysia may be reported to applicable government tax authorities.

If any of the information provided on this form changes, you are required to provide a new updated Individual Self-Certification form within 30 days of a change in circumstances.

If you are completing this form on the Account Holder's behalf, then you should complete this form with the information of Account Holder who is the beneficial owner of the account. You must indicate the capacity in which you have signed in Part 3. For example, you may be an attorney-in-fact under a power of attorney acting on behalf of the Account Holder, or you may have signature and completing this Self-Certification on behalf of the Account Holder.

For definitions of selected terms used in this Individual Self-Certification form, see Appendix 1.

Reference to "I", "you" or "your" in this form means Account Holder.

PLEASE NOTE:

We recommend that you consult your tax advisor in completing this form. Sun Life Malaysia cannot provide any tax advice to you. The supporting notes and definitions are provided for reference and informational purposes only and do not constitute tax advice.

1 Tax law includes, but is not limited to, the Agreement between the Government of the United States of America and the Government of [FATCA Partner] for the Cooperation to Facilitate the Implementation of FATCA ("U.S. FATCA") and OECD Common Reporting Standard ("OECD CRS") implementing legislation in [Partner Jurisdiction] and/or regulations.

PART 1: INDIVIDUAL ACCOUNT HOLDER DETAILS

Family name/Surname

[Grid for Family name/Surname]

First/Given name

[Grid for First/Given name]

Middle name

[Grid for Middle name]

Suffix (Jr., Sr., III, etc.)

[Grid for Suffix]

Date of birth

[DD] - [MM] - [YYYY]

Place of birth (City, State, Province, Region & Country)

[Grid for Place of birth]

Account/Policy/Contract number(s) to which this Certification applies

[Grid for Account/Policy/Contract number(s)]

Phone Number (Mobile)

[Grid for Phone Number (Mobile)]

Phone Number (Office)

[Grid for Phone Number (Office)]

Identification document (check one)

[ ] NRIC [ ] Passport [ ] Election ID Card

[ ] Government Permanent Residence ID Card

[ ] Driving Licence

[ ] Others \_\_\_\_\_

Identification number for the document checked above

[Grid for Identification number]

Expiration date

[DD] - [MM] - [YYYY]

Permanent residence address (Do not use a P.O. Box or 'in care of' address, unless it is the sole address of the Account Holder) Number, Street, Floor, Suite

[Grid for Permanent residence address]

City, State, Province, Region

[Grid for City, State, Province, Region]

Postcode

[Grid for Postcode]

Country (Do not abbreviate)

[Grid for Country]

If a P.O. Box or 'in care of address' is provided in above section, please check this box to confirm this is the permanent address of the Account Holder .....

Please check this box to update Account Holder's permanent residence address in our records .....

Mailing address (if different from above)

[Grid for Mailing address]

[Grid for Mailing address]

[Grid for Mailing address]

Number, Street, Floor, Suite

[Grid for Number, Street, Floor, Suite]

City, State, Province, Region

[Grid for City, State, Province, Region]

Postcode

[Grid for Postcode]

Country (Do not abbreviate)

[Grid for Country]

Business address (if different from above )

[Grid for Business address]

[Grid for Business address]

[Grid for Business address]

Number, Street, Floor, Suite

[Grid for Number, Street, Floor, Suite]

City, State, Province, Region

[Grid for City, State, Province, Region]

Postcode

[Grid for Postcode]

Country (Do not abbreviate)

[Grid for Country]

**PART 2: TAX RESIDENCY**

**Residence for tax purposes.** Generally, an individual will be resident for tax purposes in a jurisdiction if, under the laws of that jurisdiction (including applicable tax treaties), regardless of whether the individual is required to file a tax return, the individual pays or should be paying tax therein on income from sources without and outside that jurisdiction by reason of the individual's domicile and residence, or any other criterion of a similar nature. A resident of a jurisdiction also includes non-citizen individuals of a jurisdiction that hold a permanent resident card. An individual also may be resident of a jurisdiction based on the visa type the individual holds.

For additional information on determining tax residence, please consult your tax advisor.

I hereby certify that the Account Holder is a resident for tax purposes (see above for definition of "resident or residence for tax purposes") in the following jurisdiction(s) and the individual's Taxpayer Identification Number ("TIN") or functional equivalent (see below for definition of Taxpayer Identification Number ("TIN") or functional equivalent) in its jurisdiction of residence for tax purposes is/are:

**Instructions.** Please complete the following table indicating (i) where the Account Holder is a tax resident based on the above criteria; (ii) the Taxpayer Identification Number (TIN) for each jurisdiction the Account Holder is a tax resident (defined below); and (iii) whether the Account Holder is a U.S. citizen or a holder of a U.S. Permanent Resident Card ("Green Card").

If the Account Holder is a tax resident in more than three jurisdictions, please use a separate sheet of paper. Please sign, date and attach each additional sheet of paper to this form.

Jurisdictions of tax residence		TIN (the Tax Identification Number or equivalent number reflected on government income tax forms filed in the applicable jurisdiction. Enter the TIN in the exact format as required on government tax forms)	If no TIN is available, enter Reason A, B, C, or D as provided in the instructions below (and if you select Reason D, please provide an explanation)
	Jurisdictions		
i)			
ii)			
iii)			

Is the Account Holder a U.S. citizen?.....  Yes  No

Does the Account Holder hold a current U.S. Permanent Resident Card ("Green Card")?.....  Yes  No

If the Account Holder's TIN is unavailable, please indicate one of the following reasons:

- **Reason A** – The country where the Account Holder is liable to pay tax does not issue TINs.
- **Reason B** – The Account Holder has applied for a TIN or equivalent number. *If you select Reason B, you agree to provide Sun Life Malaysia with your TIN or equivalent number within 30 days of receiving it from the applicable tax authority.*
- **Reason C** – A TIN is not required to be provided on this form. *(Note: Select Reason C only if the tax authority of the jurisdiction of tax residence entered on the table below has enacted local law which does not require a TIN to be provided for purposes of OECD CRS).*
- **Reason D** – The Account Holder has not applied for a TIN or equivalent number or is unable to obtain a TIN or equivalent number. *If you select Reason D, please explain why in the following box.*

If you select Reason D, please confirm the below:

- TIN disclosure is not mandated by IRBM (for Malaysian only)
- No taxable income/Income is below tax threshold (ie. Housewife, student, unemployed or retiree)
- Others. Please provide a reasonable explanation: \_\_\_\_\_

**TIN (including “functional equivalent”).** The term “TIN” means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an entity and used to identify an individual or entity for the purposes of administering the tax laws of such jurisdiction. Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a “functional equivalent”). Examples of this type of number include a Business/company registration code/number. Further details of acceptable TINs can be found at the following link: <http://www.oecd.org/tax/automatic-exchange/>. For additional information on TINs or functional equivalents, please talk to your tax advisor.

**Please check (✓) this box to confirm the tax residence(s) provided stated above include all jurisdictions of tax residence applicable to the Account Holder.....**

Please compare the country(ies)/jurisdiction(s) you declared above with the list in the link below, do any of your declared country(ies)/jurisdiction(s) appear in the link below?

**List of Jurisdictions:** <https://www.oecd.org/en/topics/sub-issues/international-standards-on-tax-transparency/residence-citizenship-by-investment.html>

- Yes. Please answer all the following questions.
- No

Do you obtain residence rights in any jurisdiction under a **Citizenship or Residence by Investment (CBI/RBI)** program? (see definition in Appendix 1)

**List of Jurisdictions:** <https://www.oecd.org/en/topics/sub-issues/international-standards-on-tax-transparency/residence-citizenship-by-investment.html>

- Yes. Please specify \_\_\_\_\_
- No

Do you hold residence rights in any other jurisdiction(s)?

- Yes. Please specify \_\_\_\_\_
- No

Have you spent more than 90 days in any other jurisdiction during the previous year?

- Yes. Please specify \_\_\_\_\_
- No

Please specify the jurisdiction where you filed personal income tax returns in the previous year.

- Yes. Please specify \_\_\_\_\_
- No

### PART 3: DECLARATION AND SIGNATURE

I hereby certify that all statements made in this Individual Self-Certification form are, to the best of my knowledge and belief, correct and complete. I agree that I will submit a new Individual Self-Certification form within 30 days if any certification on this Individual Self-Certification form becomes incorrect. I also agree to advise Sun Life Malaysia promptly of any change in circumstances which causes the information contained herein to become incorrect and to provide Sun Life Malaysia with an updated Individual Self-Certification form within 30 days of such change in circumstances.

By signing below, I consent to Sun Life Malaysia collecting, processing and disclosing my personal data for FATCA/CRS compliance purposes in accordance with applicable PDPA requirements. I understand and agree that Sun Life Malaysia may share information that I provided on this Individual Self-Certification form, including other information in your possession relevant to the tax qualification claimed on this Individual Self-Certification form, with relevant tax authorities in order to meet Sun Life Malaysia's local and foreign tax reporting obligations.

If you are signing this Individual Self-Certification form on behalf of the Account Holder, I certify that I am authorised to sign for the Account Holder in respect of all the account(s) to which this Individual Self-Certification form relates. You agree to provide proof of authority upon request.

\_\_\_\_\_  
Print name as it appears in Part 1

\_\_\_\_\_  
Signature

Date   -   -

Please indicate the capacity in which you are signing the form (for example Attorney-in-fact, Legal Guardian, Signatory, etc.)

Capacity

## APPENDIX 1 – DEFINITIONS

### PLEASE NOTE:

Below are the definitions of selected terms used in this Individual Self-Certification form. They are provided to assist you with the completion of this form. They are provided for general information purposes only.

For additional information on the Foreign Account Tax Compliance Act (FATCA), as well as for terms not defined below, please refer to the Malaysia Intergovernmental Agreement and as applicable the U.S. FATCA Treasury Regulations or <https://www.irs.gov/Businesses/Corporations/Foreign-Account-Tax-Compliance-Act-FATCA>.

For additional information on OECD Common Reporting Standard, as well as for terms not defined below, please refer to Malaysia OECD legislation and country specific guidance and as applicable the OCED CRS and commentary or <http://www.oecd.org/tax/automatic-exchange/>.

If you have any questions about the meaning and application of these terms, you should contact your tax advisor.

### Account Holder

The term "Account Holder" means the Individual named on Part 1 of this form that is the holder of the financial account maintained or to be maintained by Sun Life Malaysia. A person, other than a Financial Institution, holding a Financial Account for the benefit of another person as an agent, a custodian, a nominee, a signatory, an investment advisor, an intermediary, or as a legal guardian, is not treated as the Account Holder. In these circumstances that other person is the Account Holder. For example, in the case of a parent/child relationship where the parent is acting as a legal guardian, the child is regarded as the Account Holder. With respect to a jointly held account, each joint holder is treated as an Account Holder. In the case of a cash value insurance contract or an annuity contract, the Account Holder is any person entitled to access the cash value or change the beneficiary of the contract. If no person can access the cash value or change the beneficiary, the Account Holder is any person named as the owner in the contract and any person with a vested entitlement to payment under the terms of the contract (including a collateral assignee). Upon the maturity of a cash value insurance contract or an annuity contract, each person entitled to receive a payment under the contract is treated as an Account Holder. With respect to a jointly held account, each joint holder is treated as an Account Holder.

**Citizenship or Residence by Investment (CBI/RBI):** Citizenship by Investment" (CBI) and "Residence by Investment" (RBI) schemes are being offered by a substantial number of jurisdictions and allow foreign individuals to obtain citizenship or temporary or permanent residence rights on the basis of local investments or against a flat fee.

### Controlling Person

The term "Controlling Persons" means the natural persons who exercise control over an Entity. In the case of a trust, such term means the settlor(s), the trustee(s), the protector(s) (if any), the beneficiary(ies) or class(es) of beneficiaries, and any other natural person(s) exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, such term means persons in equivalent or similar positions. The term "Controlling Persons" must be interpreted in a manner consistent with the Financial Action Task Force Recommendations.

### Entity

The term "Entity" means a legal person or a legal arrangement, such as a corporation, trust, partnership, association or other organisation.

### CRS or OECD CRS

The term "OECD CRS" means the Organisation for Economic Co-operation and Development Common Reporting Standard.

### FATCA or U.S. FATCA

The term "U.S. FATCA" means the Foreign Account Tax Compliance Act provisions, which was enacted as part of the Hiring Incentives to Restore Employment (HIRE) Act on March 18, 2010.

### Financial Account

The term "Financial Account" means an account maintained by a Financial Institution and includes: Depository Accounts; Custodial Accounts; Equity and debt interest in certain Investment Entities; Cash Value Insurance Contracts; and Annuity Contracts.

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This document is intended solely for the use of Sun Life Malaysia Assurance Berhad and Sun Life Malaysia Takaful Berhad and its clients to whom this document is provided and not for any other person. It is a summary for our information purposes only and general in nature. It should not be considered as tax or legal advice. We make no guarantee of its accuracy and completeness and are not responsible for any errors, nor shall we be liable for any loss that results from reliance upon this information. Clients should seek professional legal and tax advice specific to their own situation.