

Confirmation of Residence for Tax Purposes (AIA) and Declaration of U.S. Tax Status (FATCA) (natural person)

YOUPLUS ASSURANCE SCHWEIZ AG IS OBLIGED TO CLARIFY YOUR TAX STATUS.

YOUPLUS Assurance SCHWEIZ AG is subject to the Swiss law implementing the OECD's Common Reporting Standard, CRS and the Federal Act on International Automatic Exchange of Information on Tax Matters (AIAG, SR 653.1). The AIAG and AIA agreement between Switzerland and its partner states oblige banks and insurers to obtain information regarding the tax residence of insurance customers and others, such as beneficiaries and payment recipients.

In accordance with the agreement between Switzerland and the United States of America on cooperation to simplify the implementation of FATCA and the Swiss Federal Act implementing the FATCA Agreement between Switzerland and the United States of America, YOUPLUS Assurance SCHWEIZ AG is also obliged to ascertain whether the Insurance policy concerns a US account subject to US taxation.

The undersigned hereby declares and confirms the following information. YOUPLUS Assurance SCHWEIZ AG recommends contacting a qualified tax advisor or the relevant tax authorities, if required.

PART 1 - CONFIRMATION OF RESIDENCE FOR TAX PURPOSES

Salutation	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	Postcode
Title	Place		
Surname	Country		
First name	Date of birth	Day/Month/Year	
Street no.	Place of birth		

Please complete the following table indicating:

- All countries where you are resident for tax purposes; and
- Your TIN (Taxpayer Identification Number) for each country indicated.

Each country has its own rules for defining tax residence and countries/jurisdictions provided information on how to determine whether an individual is resident for tax purposes in the jurisdiction for inclusion on the OECD AIA Portal (<http://www.oecd.org/tax/automatic-exchange>).

Country of residence for tax purposes	TIN (Taxpayer Identification Number; in CH: OASI number)	If no TIN available please enter reason A, B, C, D, E or F

If you are unable to provide a TIN for a specific country/jurisdiction of residence for tax purposes, please include the appropriate reason A, B, C, D, E or F the right column of the table above:

Reason A: The country of residence for tax purposes stated above is Switzerland.

Reason B: My country of residence for tax purposes does not assign TINs (Taxpayer Identification Numbers) to its residents.

Reason C: I am a new resident and my TIN (Taxpayer Identification Number) is not issued yet (please note that the TIN must be submitted within 90 days).

Reason D: The country of residence for tax purposes stated above is not a Reportable Jurisdiction.

Reason E: Despite the country/jurisdiction of residence for tax purposes generally issuing TINs, I am not required to obtain a TIN.

Motivo F: Other reasons: _____

I HEREBY CERTIFY THAT I AM RESIDENT FOR TAX PURPOSES ONLY IN THE COUNTRY(IES) LISTED ABOVE.

PART 2 - U.S. TAX STATUS DECLARATION

I hereby certify that I **am not** a U.S. person for U.S. Tax purposes.

I hereby certify that I am a U.S. person for U.S. Tax purposes.

You could be a US person because you are a US citizen, US resident alien (owner of a green card or you meet the substantial physical presence test, see <https://www.irs.gov/taxtopics/tc851.html>) or there is some other reason (e.g. in the case of dual residence, joint tax declaration with US spouse, refusal of US citizenship or refusal of residence permit, etc.).

PART 3 - CHANGE IN CIRCUMSTANCES AND DUTY TO COOPERATE

For the duration of the contractual relationship with YOUPLUS Assurance SCHWEIZ AG, I hereby confirm that I undertake to notify YOUPLUS Assurance SCHWEIZ AG within 30 days on my own initiative, if my country of residence for tax purposes changes. If any certification made on this form becomes incorrect, I agree that I will submit to YOUPLUS Assurance SCHWEIZ AG a new form and/or further necessary forms and documentation within 90 days after such change in circumstances.

In case of any change in circumstances, I further affirm that I am aware that the above mentioned relationship with YOUPLUS Assurance SCHWEIZ AG may be terminated by YOUPLUS Assurance SCHWEIZ AG, if I fail as policyholder to comply with my obligation to submit the relevant documentation required to determine whether the account is a U.S. or non-U.S. account for U.S. tax purposes and/or my country of residence for tax purposes.

PART 4 - DECLARATION AND CULPABILITY FOR FALSE INFORMATION

By signing this form below, I declare that all statements made in this form are, to the best of my knowledge and belief, true, correct and complete.

I am aware that based on Article 35 of the Swiss AEOI Act, wilfully providing incorrect information on a self-certification, not notifying YOUPLUS Assurance SCHWEIZ AG about any change in circumstances or providing incorrect information about any change in circumstances is subject to penalty.

Place, Date

Signature

Please return this completed form to the address below.

PART 5 - GLOSSARY

Account Holder (FATCA and AIA)

The term Account Holder means the person listed or identified as the holder of a Financial Account by the Financial Institution that maintains the account. A person, other than a Financial Institution, holding a Financial Account for the benefit or account of another person as agent, custodian, nominee, signatory, investment advisor, or intermediary, is not treated as holding the account for purposes of FATCA and AEOI/CRS, and such other person is treated as holding the account. In the case of a banking relationship of a trust, the trust is the Account Holder for FATCA and AEOI/CRS purposes and not the trustee.

Reportable Account (only AIA)

The term Reportable Account means an account held by one or more Reportable Persons or by a Passive NFE (or a Professionally Managed Investment Entity in a Non-Participating Jurisdiction) with one or more Controlling Persons that is a Reportable Person, provided it has been identified as such pursuant to the applicable AEOI/CRS due diligence procedures.

Reportable Person (only AIA)

The term Reportable Person means a person that is resident for tax purposes in a Reportable Jurisdiction under the tax laws of such jurisdiction other than: (i) a corporation the stock of which is regularly traded on one or more established securities markets; (ii) any corporation that is a Related Entity of a corporation described in clause (i); (iii) a Governmental Entity; (iv) an International Organisation ; (v) a Central Bank; or (vi) a Financial Institution.

Reportable Jurisdiction (only AIA)

The term Reportable Jurisdiction means a country/jurisdiction (i) with which Switzerland has an agreement in place pursuant to which Switzerland is obliged to provide the information about the residents of that country/jurisdiction and their accounts (Reportable Accounts), and (ii) which is identified in the following list:

<https://www.sif.admin.ch/sif/en/home/themen/internationale-steuerpolitik/automatischer-informationsaustausch.html>

Country/jurisdiction of residence for tax purposes (only AIA)

Generally, an individual is resident for tax purposes in a country/jurisdiction if, under the laws of that country/jurisdiction (including tax conventions), he/she pays or should be paying tax therein by reason of his/her domicile, residence, or any other criterion of a similar nature (i.e. full tax liability), and not only from sources in that jurisdiction. Dual resident individuals may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for determining their residence for tax purposes.

Substantial Presence Test (only FATCA)

To meet the substantial presence test, an individual must have been physically present in the U.S. on at least:

- 31 days during the current year, and
- 183 days during the 3 year period that includes the current year and the 2 years immediately before. To satisfy the 183 days requirement, count:
 - All of the days you were present in the current year; and
 - One-third of the days you were present in the first year before the current year; and
 - One-sixth of the days you were present in the second year before the current year.

TIN (FATCA and AIA)

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 the individual or entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found on the OECD AEOI Portal (<http://www.oecd.org/tax/automatic-exchange/>).

U.S. Green Card (only FATCA)

A U.S. Green Card means a U.S. alien registration card as a lawful permanent resident issued by the U.S. Citizenship and Immigration Service (USCIS). An individual who, at any time during the calendar year, has been admitted to the U.S. as a lawful permanent resident is a resident alien for that year. An individual ceases to be a lawful permanent resident if the status was revoked or determined to have been abandoned.

U.S. territory (only FATCA)

The term U.S. territory includes amongst others the Commonwealth of the Northern Mariana Islands, Guam, the Commonwealth of Puerto Rico, and the U.S. Virgin Islands.