



AIA SINGAPORE

CRS CONTROLLING PERSON SELF CERTIFICATION FORM

CRS TAX RESIDENCY SELF-CERTIFICATION FORM – CONTROLLING PERSON

Regulations based on Singapore Income Tax (International Tax Compliance Agreements)(Common Reporting Standard) Regulations 2016 require AIA Singapore Private Limited and its subsidiary(ies) to collect and report certain information about an Account Holder's tax residence. Each jurisdiction has its own rules for defining tax residence, and jurisdictions have provided information on how to determine if you are resident in the jurisdiction on the OECD automatic exchange of information portal.

In general, you will find that tax residence is the country/jurisdiction in which you live. Special circumstances may cause you to be resident elsewhere or resident in more than one country/jurisdiction at the same time (dual residency).

If you are a U.S. citizen or tax resident under U.S. law, you should indicate that you are a U.S. tax resident on this form and you may also need to fill in an IRS W-9 form.

If your tax residence (or the Controlling Person, if you are completing the form on their behalf) is located outside Singapore, we may be legally obliged to pass on the information in this form and other financial information with respect to your financial accounts to Inland Revenue Authority of Singapore ("IRAS") and they may exchange this information with tax authorities of another jurisdiction or jurisdictions pursuant to bilateral or multilateral agreements to exchange financial account information.

You can find summaries of defined terms such as an account holder, Controlling Person, and other terms, in the Glossary.

This form will remain valid unless there is a change in circumstances relating to information, such as the Controlling Person's tax status or other mandatory field information that makes this form incorrect or incomplete. In that case you must notify us and provide an updated self-certification within 30 days.

This form is intended to request information consistent with local law requirements.

Please fill in this form if:

- a. The Account Holder is a Passive NFE; or
- b. An Investment Entity located in a Non-Participating Jurisdiction and is managed by another Financial Institution.

For joint or multiple controlling persons use a separate form for each controlling person.

Where you need to self-certify on behalf of an entity Account Holder, do not use this form. Instead, you will need to complete the "CRS ENTITY SELF CERTIFICATION FORM". Similarly, if you're an individual Account Holder, sole trader or a sole proprietor that is an individual, please complete the "CRS INDIVIDUAL SELF CERTIFICATION FORM" instead of this form

If you're filling in this form on behalf of a controlling person, please tell us in what capacity you're signing in Part 4, e.g. you may be the Passive NFE Account Holder, or completing the form under a power of attorney.

As a financial institution, we are not allowed to give tax advice.

Your tax adviser may be able to assist you in answering specific questions on this form. Your domestic tax authority can provide guidance regarding how to determine your tax status.

You can also find out more, including a list of jurisdictions that have signed agreements to automatically exchange information, along with details about the information being requested, on the OECD automatic exchange of information portal.



CRS TAX RESIDENCY SELF-CERTIFICATION – CONTROLLING PERSON

Policy Number.

1 IDENTIFICATION OF INDIVIDUAL CONTROLLING PERSON

Please complete this form for each Controlling Person.

A. Name of Controlling Person

B. Current Residence Address

Address

Town/City
Province/County/
State

Country

Postal Code/ ZIP Code

Note : Please submit the following document(s) to show proof of the Residential Address if different from our records.

(i) For Singaporeans and PRs - Copy of NRIC

(ii) For Passholders - Letters from government or banks, or utility or telephone bills (dated within the last 6 months)

(iii) This will be updated on all policies for which you are a party to.

C. Date of Birth

D D M M M Y Y Y Y

D. Legal Name of the Entity Account Holder(s) of Which You Are the Controlling Person

2 IDENTIFICATION OF CONTROLLING PERSON'S TAX RESIDENCE(S) AND TAX PAYER IDENTIFICATION NUMBER ("TIN")

Please complete the following table indicating:

- (i) where the Controlling Person is tax resident;
 - (ii) the Controlling Person's TIN for each country/jurisdiction indicated; and
 - (iii) if the Controlling Person is a tax resident in a country/jurisdiction that is a Reportable Jurisdiction(s) then please also complete Part 3 "Type of Controlling Person". Countries/Jurisdictions adopting the wider approach may require that the self-certification include a tax identifying number for each country/jurisdiction of residence (rather than for each Reportable Jurisdiction).
- (You can also find out more about whether a country/jurisdiction is a Reportable Jurisdiction on the OECD automatic exchange of information portal).

If a TIN is unavailable please provide the appropriate reason **A**, **B** or **C** where appropriate:

Reason A - The country/jurisdiction where the Controlling Person is resident does not issue TINs to its residents.

Reason B - The Controlling Person is otherwise unable to obtain a TIN or equivalent number (Note: Please explain why you are unable to obtain a TIN in the below table if you have selected this reason.)

Reason C - No TIN is required. (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction.)

Country of tax residence	TIN	If no TIN available, please provide reason A, B or C
1.		
2.		
3.		
4.		
5.		
6.		

Please explain in the following boxes why you are unable to obtain a TIN if you selected **Reason B** above.

1.	
2.	
3.	
4.	
5.	
6.	



3 TYPE OF CONTROLLING PERSON

Please provide the Controlling Person's status by ticking the appropriate box(es).

CONTROLLING PERSON OF A LEGAL ENTITY

- Control by ownership
- Control by other means
- Control by senior managing officer

CONTROLLING PERSON OF A TRUST

- Settlor
- Trustee
- Protector
- Beneficiary
- Others. Please state the type of Controlling Person here:

CONTROLLING PERSON OF A LEGAL ARRANGEMENT (NON-TRUST)

- Settlor-equivalent
- Trustee-equivalent
- Protector-equivalent
- Beneficiary-equivalent
- Others. Please state the type of Controlling Person here:

4 DECLARATION AND SIGNATURE

I/We acknowledge that AIA Singapore Private Limited (AIA Singapore) is a reporting Singaporean financial institution as defined in the Income Tax (International Tax Compliance Agreements)(Common Reporting Standard) Regulations 2016 with reporting obligations to the Comptroller of Income Tax (Comptroller) under the Income Tax Act, Chapter 134, Singapore (Income Tax Act), and its regulations. I/We warrant that the information provided in this Application Form is true, complete and correct and understand and agree that AIA Singapore will rely on such information given by me/us in fulfilling its reporting obligations to the Comptroller.

Where I/we have furnished information concerning a third party (including but not limited to a Controlling Person), I/we confirm that such information has been provided to me/us directly or indirectly by the third party, and I/we know or have reason to believe that such information is not false or misleading in any material particular.

I/We understand and accept that should any information furnished by me/us be known to be false or misleading in any material particular, I/we may be prosecuted under the Income Tax Act for an offence which carries a penalty of a fine of up to S\$10,000 and/or imprisonment of up to two (2) years or such other penalties as may be prescribed under the Income Tax Act or its regulations, or any re-enactment or replacement thereof, at the time of commission of the offence.

I/We further undertake to notify AIA Singapore within 30 days of any change to the Policyholder's or a Controlling Person's country of residence for tax purposes or TIN (if any) and to complete, sign and submit to AIA Singapore the relevant particulars of the Policyholder or Controlling Person relating to such change in the format prescribed by AIA Singapore in order for it to fulfil its reporting obligations under the Income Tax Act. I/we further undertake to provide AIA Singapore any documents and information that may be reasonably required in relation to the change of the Policyholder's or Controlling Person's country of residence for tax purposes.

Note: The term "Controlling Person" has the meaning given to it in the Common Reporting Standard in the Schedule to the Income Tax Act (International Compliance Agreements)(Common Reporting Standard) Regulations 2016.

I/We acknowledge and accept that AIA Singapore will rely on the self-certification relating to the Policyholder's/Controlling Persons' country of tax residence contained in this Application as applicable to all policies and products issued to the same person(s), and any information in any earlier self-certification inconsistent with the information provided above will be disregarded for the purposes of fulfilling its reporting obligations to the Comptroller.

Signature of authorised individual to sign for Controlling Person

Date

Name

Capacity

(Note: If you are not the Controlling Person please indicate the capacity in which you are signing the form. If signing under a power of attorney please also attach a certified copy of the power of attorney.)



GLOSSARY**SUMMARY OF SELECTED DEFINED TERMS**

EXPRESSIONS	DEFINITIONS
Account Holder	<p>Is 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 the Common Reporting Standard, and such other person is treated as holding the account.</p> <p>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. 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.</p>
Active Non-Financial Entity ("Active NFE")	<p>Is any NFE that meets any one of the following criteria below:</p> <ol style="list-style-type: none"> a) less than 50% of the NFE's gross income for the preceding calendar year or other appropriate reporting period is passive income and less than 50% of the assets held by the NFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of passive income; b) the stock of the NFE is regularly traded on an established securities market or the NFE is a Related Entity of an Entity the stock of which is regularly traded on an established securities market; c) the NFE is a Governmental Entity, an International Organisation, a Central Bank, or an Entity wholly owned by one or more of the foregoing; d) substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an Entity does not qualify for this status if the Entity functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes; e) the NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE does not qualify for this exception after the date that is 24 months after the date of the initial organisation of the NFE; f) the NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganising with the intent to continue or recommence operations in a business other than that of a Financial Institution; g) the NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution; or h) the NFE meets all of the following requirements: <ol style="list-style-type: none"> i. it is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organisation, business league, chamber of commerce, labour organisation, agricultural or horticultural organisation, civic league or an organisation operated exclusively for the promotion of social welfare; ii. it is exempt from income tax in its jurisdiction of residence; iii. it has no shareholders or members who have a proprietary or beneficial interest in its income or assets; iv. the applicable laws of the NFE's jurisdiction of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and v. the applicable laws of the NFE's jurisdiction of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a Governmental Entity or other non-profit organisation, or escheat to the government of the NFE's jurisdiction of residence or any political subdivision thereof.

	<p>Summary</p> <p>In summary, an NFE is an Active NFE if it meets any of the criteria listed below:</p> <ul style="list-style-type: none"> • Active NFEs by reason of income and assets; • Publicly traded NFEs or has Related Entities that are publicly traded corporations; • Governmental Entities, International Organisations, Central Banks, or their wholly owned Entities; • Holding shares in NFEs that are members of a nonfinancial group; • NFEs with no operating history and is incorporated for less than 2 years; • NFEs that are liquidating or emerging from bankruptcy; • Treasury centres that are members of a nonfinancial group; or • Non-profit NFEs that are exempt from tax.
Passive Non-Financial Entity ("Passive NFE")	<p>Is any:</p> <ol style="list-style-type: none"> i. NFE that is not an Active NFE; or ii. Investment Entity described below, that is not a Participating Jurisdiction Financial Institution.
Non-Financial Entity ("NFE")	<p>Is any Entity that is not a Financial Institution.</p>
Financial Institution	<p>Is a Custodial Institution, a Depository Institution, an Investment Entity, or a Specified Insurance Company.</p>
Investment Entity	<p>Is any Entity:</p> <ol style="list-style-type: none"> a) that primarily conducts as a business one or more of the following activities or operations for or on behalf of a customer: <ol style="list-style-type: none"> i. Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; ii. Individual and collective portfolio management; or iii. Otherwise investing, administering, or managing Financial Assets or money on behalf of other persons; or b) the gross income of which is primarily attributable to investing, reinvesting, or trading in Financial Assets, if the Entity is managed by another Entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or an Investment Entity described in paragraph (a) above. <p>An Entity is treated as primarily conducting as a business one or more of the activities described in paragraph (a) above, or an Entity's gross income is primarily attributable to investing, reinvesting, or trading in Financial Assets for purposes of this paragraph, if the Entity's gross income attributable to the relevant activities equals or exceeds 50% of the Entity's gross income during the shorter of:</p> <ol style="list-style-type: none"> i. The three-year period ending on 31 December of the year preceding the year in which the determination is made; or ii. The period during which the Entity has been in existence. The term "Investment Entity" does not include an Entity that is an Active NFE because it meets any of the criteria in the definition of an "Active NFE" above from paragraph (d) through (g). <p>This paragraph shall be interpreted in a manner consistent with similar language set forth in the definition of "financial institution" in the Financial Action Task Force Recommendations.</p>
Investment Entity located in a Non-Participating Jurisdiction and is managed by another Financial Institution	<p>Is any Entity the gross income of which is primarily attributable to investing, reinvesting, or trading in Financial Assets if the Entity is:</p> <ol style="list-style-type: none"> i. Managed by a Financial Institution; and ii. Not a Participating Jurisdiction Financial Institution.



Investment Entity managed by another Financial Institution	<p>An Entity is “managed by” another Entity if the managing Entity performs, either directly or through another service provider on behalf of the managed Entity, any of the activities or operations described in clause (a)(i) above in the definition of an ‘Investment Entity’.</p> <p>An Entity only manages another Entity if it has discretionary authority to manage the other Entity’s assets (either in whole or part). Where an Entity is managed by a mix of Financial Institutions, NFEs or individuals, the Entity is considered to be managed by another Entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or the first type of Investment Entity, if any of the managing Entities is such another Entity.</p>
Depository Institution	Is any Entity that accepts deposits in the ordinary course of a banking or similar business.
Custodial Institution	<p>Is any Entity that holds, as a substantial portion of its business, Financial Assets for the account of others. An Entity holds Financial Assets for the account of others as a substantial portion of its business if the Entity’s gross income attributable to the holding of Financial Assets and related financial services equals or exceeds 20% of the Entity’s gross income during the shorter of:</p> <ol style="list-style-type: none"> i. The three-year period that ends on 31 December (or the final day of a non-calendar year accounting period) prior to the year in which the determination is being made; or ii. The period during which the Entity has been in existence.
Specified Insurance Company	Is any Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.
Non-reporting Singaporean Financial Institution	<p>Refers to:</p> <ol style="list-style-type: none"> i. Government entity including the Government, every Organ of State, every entity wholly owned and controlled by the Government including the GIC Private Limited, GIC (Realty) Pte. Ltd., GIC (Ventures) Pte. Ltd. and their wholly owned subsidiaries, every statutory body, or every entity that is wholly owned and wholly controlled by a statutory body; ii. Central bank, e.g. Monetary Authority of Singapore (“MAS”); iii. Exempt collective investment vehicle that has no reportable persons; iv. A Trustee-Documented Trust: a trust where the trustee of the trust is a Reporting Financial Institution and reports all information required to be reported with respect to all Reportable Accounts of the trust; or v. Temasek Holdings (Private) Limited and each of its directly or indirectly owned special purpose vehicles.
Participating Jurisdiction Financial Institution	<p>Is:</p> <ol style="list-style-type: none"> i. Any Financial Institution that is resident in a Participating Jurisdiction, but excludes any branch of that Financial Institution that is located outside such Participating Jurisdiction, and ii. Any branch of a Financial Institution that is not resident in a Participating Jurisdiction, if that branch is located in such Participating Jurisdiction.
Reportable Jurisdiction Person	<p>Is an individual or Entity that is resident in a Reportable Jurisdiction under the tax laws of such jurisdiction, or an estate of a decedent that was a resident of a Reportable Jurisdiction.</p> <p>For this purpose, an Entity such as a partnership, limited liability partnership or similar legal arrangement that has no residence for tax purposes shall be treated as resident in the jurisdiction in which its place of effective management is situated.</p>



Reportable Jurisdiction	Is a jurisdiction with which an agreement is in place pursuant to which there is an obligation in place to provide the required information specified in the Singapore Income Tax (International Tax Compliance Agreements) (Common Reporting Standard) Regulations 2016.
Reportable Person	Is a Reportable Jurisdiction Person, other than: <ul style="list-style-type: none"> 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 Account	Is an account held by one or more Reportable Persons or by a Passive NFE with one or more Controlling Persons that is a Reportable Person.
Controlling Persons	Is 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, with at least 10% ownership interest, or anyone who is a senior managing officer when no natural person is identified as having satisfied the shareholding threshold or exercising control of the Entity.
Related Entity	An Entity is a "Related Entity" of another Entity if either Entity controls the other Entity, or the two Entities are under common control. For this purpose control includes direct or indirect ownership of more than 50% of the vote and value in an Entity.
TIN (including its functional equivalent)	<p>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 at the OECD automatic exchange of information portal.</p> <p>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 that type of number include, for individuals, a social security/insurance number, citizen/personal identification/service code/number, and resident registration number.</p>

This page is intentionally left blank

To avoid any delays, please also ensure that your signature is executed in the same manner as our records. You may want to refer to the application form in your contract for a specimen of the original signature.

Indicated your Policy No(s)?
 Signed and dated all forms/letters?
 Obtained the name, I/C no, & signature of a witness who is not related to you?

Have you

Please fold along dotted line



BUSINESS REPLY SERVICE

PERMIT NO. 06134



AIA Singapore Private Limited

POLICY SERVICES

3 Tampines Grande #09-01

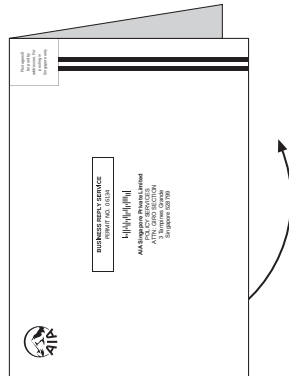
AIA Tampines

Singapore 528799

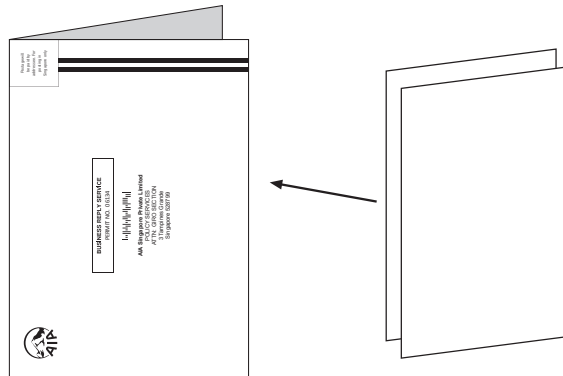
Postage will be paid by addressee. For posting in Singapore only.

How to use this postage-paid return envelope:

- 1) Fold this in half with the mailing details exposed



- 2) Attach your supporting documents within



- 3) Seal all 3 sides with glue encasing your supporting documents and mail

