

- Part reserved for VAUDOISE LIFE -

Person number: .....

Concerned insurance contract(s): .....

The signatory (the person identified) is identified as – check the appropriate box.

**Policyholder / Contracting party**

Subscription of a new business relationship or change of policyholder (transfer).

**Account holder**

As part of a payment of the following benefits (full list):

- Total and partial maturity
- Total and partial surrender
- Death benefit
- Disability pension
- Participation in surpluses
- Life annuity, flexible, annuity certain
- One-time withdrawal
- Withdrawal of the Serenity bonus

**Secured creditor**

Pledging an insurance policy to a natural person.

Identification of the person

1. Main data

Title:  Mr  Ms

Last name, first name: .....

Date of birth: ... / ... / .....

Address: .....

ZIP code / Town / Country: .....

Main phone number: .....

*With international code*

Place of birth: .....

Country of birth: .....

Nationality: .....

Other nationality(ies):  No, no other nationality(ies)

Yes: .....

*Please indicate all other nationalities*

**Form for tax identification and self-declaration  
for natural persons**

	Country of tax liability *	Taxpayer Identification Number (TIN) **	Reason if no TIN is available *** (A, B or C)
1			
2			
3			

\* Please list all countries of tax liability. **If the person to be identified is a US Person, please indicate, in any case, the United States of America as country of tax liability.** It is also mandatory to include an IRS form W-9 duly completed, dated and signed as part of this document on which the US taxpayer identification number (TIN) appears.  
Website address for IRS form W-9: [www.irs.gov/pub/irs-pdf/fw9.pdf](http://www.irs.gov/pub/irs-pdf/fw9.pdf)

\*\* The TIN is mandatory for any country of tax liability other than Switzerland and the United States of America.

\*\*\* Indicate the appropriate reason. Reasons: A – The country of tax liability mentioned does not issue TINs.  
B – The Tin is not available at the moment and wil be communicated as soon as it is known.  
C – It is impossible to obtain a TIN or an equivalent number. Please briefly explain why you are unable to obtain a TIN.

**FATCA notice**

The Foreign Account Tax Compliance Act (FATCA) is a piece of tax legislation adopted by the United States of America which makes it possible to levy charges on all accounts held abroad by persons liable to pay taxes in the United States. Such persons are designated by the general term of 'US Persons'.

The FATCA requires that financial institutions identify accounts under their management held by 'US Persons' and that they undertake to communicate information to the IRS periodically in respect of these persons.

*IRS: Internal Revenue Service (the US tax authority).*

*Account: in the case of life insurance companies, corresponds to insurance contracts or premiums deposit accounts.*

**Explanation of the term 'US-Person'**

For the purposes of the FATCA, a 'US Person' is understood to be:

**All** citizens of the United States of America, including US passport holders and dual citizens of the United States of America and another jurisdiction; (US citizenship is acquired in particular by birth in the United States of America or in a US territory, viz. Guam, the Commonwealth of the Northern Mariana Islands, the Commonwealth of Puerto Rico and the US Virgin Islands and continues unless revoked);

**All** holders of permanent-resident status in the United States of America at any time in the calendar year (e.g. a 'green card' holder);

**All** persons meeting the 'Substantial Presence Test' criteria, i.e. any person who has stayed physically in the United States of America for more than 31 days in the current year and for a total of 183 days if all days' presence in the current year, a third of the days in the previous year and a sixth of the days in the last-but-one year are added together; or

**All** persons subject to US taxation for any other reason (e.g. spouse is considered to be a 'US Person' and election was made to file jointly in the United States of America).

## 2. Power(s) of attorney

The person to be identified declares that she has not granted power of attorney to any third party:

Yes

No → *please complete* :  Authorized representative (appointee)  Legal representative  
 Deputy  Guardian  Other(s)

Title:  Mr  Ms  Legal entity

Natural person / legal entity

Last name, first name / company name: .....

Address: .....  
(Street, house/building/flat number, etc.) *Legal entity: no P.O. box or in-care-of address unless it appears in the commercial register*

ZIP code / Town / Country: .....

## 3. Documents that must be attached by the person to be identified

A legible copy of the front and back of a valid and signed identity document (identity card, passport or residence permit).

## 4. FATCA - Authorisation to disclose data to the IRS

Only US accounts are concerned.

- The person to be identified acknowledges that VAUDOISE LIFE is and will remain subject to various US tax regulations and similar FATCA agreements concluded with the IRS. Such US regulations and agreements may require VAUDOISE LIFE to provide certain information to the IRS.
- The person to be identified authorizes VAUDOISE LIFE to report to the IRS, e.g. on Form 8966 « FATCA Report », all information concerning her relationship with VAUDOISE LIFE (the « client relationship »), including but not limited to the name and address, the TIN, a copy of any IRS forms (e.g. Form W-9) on file and/or some or all of the data contained in such forms, account statements, the amount of assets held in aggregate at VAUDOISE LIFE, the revenues and income received on any account with VAUDOISE LIFE and any other information regarding the client relationship which may be requested by the IRS.
- The person to be identified explicitly waives any protection or right under the Swiss insurer-person to be identified confidentiality and data protection laws to the extent necessary for the reporting of data to the IRS as outlined in the paragraph above.
- The person to be identified accepts that any data that VAUDOISE LIFE discloses to the IRS will be subject to the laws of the United States of America and will no longer be subject to Swiss laws. US laws and regulations may follow different principles of insurer-person to be identified confidentiality and/or data protection than Swiss laws do.
- This authorisation<sup>1</sup> remains valid until explicitly revoked in writing by the identified person. All data communicated to the IRS are disclosed irrevocably to the IRS and will remain in the control of the United States of America, including following revocation of this authorization and/or the termination of the client relationship.

<sup>1</sup> Only applicable to accounts opened after 30 June 2014. With respect to accounts opened on or prior to 30 June 2014, such authorisation is irrevocable for the current calendar year and automatically renewed for each subsequent calendar year unless revoked before the end of the month of January of such subsequent calendar year. The revocation must be received by the head office of VAUDOISE LIFE at the latest on the last day of the month of January.

**5. Declaration and signature**

The person to be identified declares that she has answered the above questions fully and truthfully and undertakes to inform VAUDOISE LIFE of any change of circumstances which might affect his/her tax status within 30 days.

In this case, she commits to submit to VAUDOISE LIFE a new form for tax identification and self-declaration duly completed, dated, signed and with the required documentation, within 30 days following such change in circumstances.

The identified person is aware that based on article 35 of the Swiss AEOI Act, wilfully providing incorrect information on a self-declaration, not notifying VAUDOISE LIFE about any change in circumstances or providing incorrect information in case of a change in circumstances, is punishable by fine.

VAUDOISE LIFE does not provide any tax or legal advice. It does not have the capacity to determine the FATCA/AEOI status of the person to be identified. In case of doubt, please contact a relevant skilled professional.

.....  
Place and date

.....  
Signature of the identified person

.....  
Signature of the representative of the identified person

## **Form for tax identification and self-declaration for natural persons**

### - INFORMATION TO THE PERSONS TO BE IDENTIFIED -

The agreements on transmission of information, concluded in the context of FATCA between Switzerland and the United States of America, as well as in the context of the AEol between Switzerland and a large number of countries, so-called partner countries (in particular, under article 1, paragraphs 1 and 2 of the AEol Act, the Multilateral Competent Authority Agreement of 29 October 2014 and the other international conventions which provide for an automatic exchange of information on financial accounts) aim at combatting international tax evasion.

The tax identification and self-declaration form is used to collect the information required under FATCA/AEol. It is mandatory for unrestricted 'pillar 3b' individual pension insurance with a savings component (capitalization products, financial products and old-age pensions), as well as for premiums deposit accounts linked to pillar 3b contracts without a savings component (death benefits products, disability annuity products) or restricted pillar 3a contracts.

This form is not required if there is already a tax identification and self-declaration form completed and signed in the context of FATCA and the AEol, unless new data affect the country of tax liability and/or the FATCA/AEol tax status of the person to be identified.

The person(s) signing the aforesaid form is/are informed that VAUDOISE LIFE is a reporting Financial Institution (FI) for AEol and FATCA purposes. VAUDOISE LIFE commits to respect and apply due diligence procedures, such as transmitting requested forms (e.g. W-9 form with regard to US-Persons) and/or communicating information regarding reportable accounts held by reportable persons to US or AEol partner countries fiscal authorities, notably:

- name, address, date of birth, country of tax liability, taxpayer identification number(s) (TIN);
- account number (or, in its absence, its functional equivalent);
- VAUDOISE LIFE's name, address and Swiss company identification number (IDE);
- balance or value of the account (including the cash value for cash value insurance contracts and annuity contracts) as of the end of the calendar year, or the closure of the account and eventually its closing value whether the account were closed during the calendar year;
- any total gross amount credited to the account or paid off to its holders during the calendar year.

Every person liable to taxation in an AEol Swiss partner country and/or in the United States of America may be subject to transmission of information in the context of AEol and/or FATCA. The FATCA regulation, the Swiss AEol Act and the FADP define the legal framework related to data security.

Under article 19 of the AEol Act, the persons that are reportable to tax authorities can only claim from the FTA their right of access and can only request the rectification of inaccurate data due to a transmission error. If the data transmission unreasonably prejudices the reportable person, due to a lack of guarantees of the rule of law, the claims referred to in article 25a of the Federal Act on Administrative Procedure are applicable.

Regarding the information collected by VAUDOISE LIFE, these same persons have the rights defined in the FADP. In particular, they have the right to ask VAUDOISE LIFE to rectify inaccurate data in accordance with article 5 of the FADP. By virtue of article 8 of the FADP, they also have the right to access data that concern them and that is processed by VAUDOISE LIFE.

Generally, only the tax authorities of the reportable jurisdiction in which the reportable person is resident have access to the information communicated, which is used exclusively for tax purposes. In principle, the recipient State is prohibited from transmitting the received information to another jurisdiction and is bound by an obligation of confidentiality. Generally, the recipient State may only make the information communicated available to persons and authorities in charge of taxation or its supervision in that State.

The list of Switzerland's AEol partner States is available on the State Secretariat for International Financial Matters SIF (FDF) under: <https://www.sif.admin.ch/sif/en/home/themen/internationale-steuerpolitik/automatischer-informationsaustausch.html>