

# Certification of Tax Status for an Entity (AEOI)

Post to Monument Life Insurance dac, IPB Admin, Bishop's Square, Redmond's Hill, Dublin 2, D02 TD99, Ireland.

The purpose of this form is to enable Monument Life to comply with the legal obligations of the international automatic exchange of information in relation to tax matters (AEOI). Further information in relation to AEOI can be found on the Revenue Commissioner's AEOI web page on [www.revenue.ie](http://www.revenue.ie)  
 Please refer to the definitions section of this document to help you complete the form. Capitalised terms used in this form are defined in the definitions document.

Monument Life Policy Number (If applicable)

**Note:**  
Please complete in BLOCK CAPITALS.

**Note:**  
The term Entity includes a trust.

**Note:**  
This may be the country where the trust was established.

## A Identification of Account Holder

Entity/Trust Name

Address

Email address

Telephone Number

Country of Incorporation/ Organisation

Is the Entity a US Person?  Yes  No

**Note: If the Entity is a US Person, (eg because it is incorporated or organised under the laws of the United States, or it is the type of trust described in the definition of US Person) please provide a completed IRS Form W9. The most up to date form can be found together with instructions for completion at [www.irs.gov/Forms-&-Pubs](http://www.irs.gov/Forms-&-Pubs)**

Mailing Address (please only complete if different to the address above)

**Note:**  
If no Tax Identification Number has been assigned or is applicable, please tick Not Applicable.

**Note:**  
A trust that is an Investment Entity is a Financial Institution.

## B Entity Type

1. Is the Entity tax resident anywhere other than the Republic of Ireland?  Yes  No  
 If **Yes**, please continue to question 2. If **No**, please continue to question 3.

2. Please complete:

In which jurisdictions is the Entity tax resident?	National Insurance Number or equivalent Tax Reference:	<input type="radio"/> Not Applicable
<input type="text"/>	<input type="text"/>	<input type="radio"/> Not Applicable
<input type="text"/>	<input type="text"/>	<input type="radio"/> Not Applicable

3. Is the Entity a Financial Institution?  Yes  No  
 If **Yes**, please indicate the type of the Financial Institution.

Please provide:  
 GIIN (Global Intermediary Identification Number):  **AND** A completed IRS Form W-8BEN-E **OR** W-9 as appropriate  
 If **No**, please continue to question 4.

**B Entity Type (Continued)**

**Note:**

A trust may be a Passive NFE.

4. Is the Entity a Passive NFE?  Yes  No

If **Yes**, please continue to question 5.

If the Entity is a Passive NFE, please provide a completed IRS Form W-8BEN-E unless the Entity is a US Person. The most up to date form can be found at [www.irs.gov/Forms-&Pubs](http://www.irs.gov/Forms-&Pubs)

If **No**, please continue to question 7.

5. Does the Passive NFE have one or more Controlling Persons?  Yes  No

If **Yes**, please continue to question 6.

If **No**, please continue to Section C – Declaration.

6. Please complete:

**Controlling Person**

First name and surname of the Controlling Person:

Address:

Is the Controlling Person a United States citizen?  Yes  No

If **Yes**, please confirm National Insurance Number or equivalent Tax Reference:

Is the Controlling Person tax resident anywhere other than the Republic of Ireland?  Yes  No

If **Yes**, please complete the below:

Country of Residence for tax purposes:

  
  

National Insurance Number or equivalent Tax Reference:


Date of birth of the Controlling Person:

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Type of Controlling Person:

I declare that the information provided above is correct, accurate and complete. I agree to inform Monument Life if there is any change in circumstances that results in this information no longer being correct, accurate or complete.

If the Controlling Person is a United States citizen or if they are resident for tax purposes in the United States or any other jurisdiction(s) other than the Republic of Ireland, certain information about them and the policy held by the Entity Account Holder may be reported by Monument Life to the Irish Revenue Commissioners. Under domestic and international tax compliance laws, the Revenue Commissioners may be required to report this information to other tax authorities in the United States (if the Controlling Person is a United States citizen or resident for tax purposes in the United States) or any other jurisdiction(s) in which they are resident for tax purposes.

Controlling Person's Signature

X

Date

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**Controlling Person**

Please sign and date.

**Note:**

The Entity may sign on behalf of the Controlling Persons. Where this option is chosen, please sign Section C only.

In the case of a trust, the trustees may sign on behalf of the beneficiaries.

**Continued overleaf**

**B Entity Type (Continued)**

6. Please complete:

**Controlling Person**

First name and surname of the Controlling Person:

Address:

Is the Controlling Person a United States citizen?  Yes  No

If **Yes**, please confirm National Insurance Number or equivalent Tax Reference:

Is the Controlling Person tax resident anywhere other than the Republic of Ireland?  Yes  No

If **Yes**, please complete the below:

Country of Residence for tax purposes:

  
  

National Insurance Number or equivalent Tax Reference:


Date of birth of the Controlling Person:

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Type of Controlling Person:

I declare that the information provided above is correct, accurate and complete. I agree to inform Monument Life if there is any change in circumstances that results in this information no longer being correct, accurate or complete.

If the Controlling Person is a United States citizen or if they are resident for tax purposes in the United States or any other jurisdiction(s) other than the Republic of Ireland, certain information about them and the policy held by the Entity Account Holder may be reported by Monument Life to the Irish Revenue Commissioners. Under domestic and international tax compliance laws, the Revenue Commissioners may be required to report this information to other tax authorities in the United States (if the Controlling Person is a United States citizen or resident for tax purposes in the United States) or any other jurisdiction(s) in which they are resident for tax purposes.



**Controlling Person**  
Please sign and date.

Controlling Person's Signature

Date

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**Continued overleaf**

**B Entity Type (Continued)**

6. Please complete:

**Controlling Person**

First name and surname of the Controlling Person:

Address:

Is the Controlling Person a United States citizen?  Yes  No

If **Yes**, please confirm National Insurance Number or equivalent Tax Reference:

Is the Controlling Person tax resident anywhere other than the Republic of Ireland?  Yes  No

If **Yes**, please complete the below:

Country of Residence for tax purposes:

  
  

National Insurance Number or equivalent Tax Reference:


Date of birth of the Controlling Person:

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Type of Controlling Person:

I declare that the information provided above is correct, accurate and complete. I agree to inform Monument Life if there is any change in circumstances that results in this information no longer being correct, accurate or complete.

If the Controlling Person is a United States citizen or if they are resident for tax purposes in the United States or any other jurisdiction(s) other than the Republic of Ireland, certain information about them and the policy held by the Entity Account Holder may be reported by Monument Life to the Irish Revenue Commissioners. Under domestic and international tax compliance laws, the Revenue Commissioners may be required to report this information to other tax authorities in the United States (if the Controlling Person is a United States citizen or resident for tax purposes in the United States) or any other jurisdiction(s) in which they are resident for tax purposes.



**Controlling Person**  
Please sign and date.

Controlling Person's Signature  
**X**

Date 

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**B Entity Type (Continued)**

6. Please complete:

**Controlling Person**

First name and surname of the Controlling Person:

Address:

Is the Controlling Person a United States citizen?  Yes  No

If **Yes**, please confirm National Insurance Number or equivalent Tax Reference:

Is the Controlling Person tax resident anywhere other than the Republic of Ireland?  Yes  No

If **Yes**, please complete the below:

Country of Residence for tax purposes:

  
  

National Insurance Number or equivalent Tax Reference:


Date of birth of the Controlling Person:

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Type of Controlling Person:

I declare that the information provided above is correct, accurate and complete. I agree to inform Monument Life if there is any change in circumstances that results in this information no longer being correct, accurate or complete.

If the Controlling Person is a United States citizen or if they are resident for tax purposes in the United States or any other jurisdiction(s) other than the Republic of Ireland, certain information about them and the policy held by the Entity Account Holder may be reported by Monument Life to the Irish Revenue Commissioners. Under domestic and international tax compliance laws, the Revenue Commissioners may be required to report this information to other tax authorities in the United States (if the Controlling Person is a United States citizen or resident for tax purposes in the United States) or any other jurisdiction(s) in which they are resident for tax purposes.



**Controlling Person**  
Please sign and date.

Controlling Person's Signature

Date

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If you have more than 4 Controlling Persons please copy this page and attach to the form.

7. Is the Entity a governmental entity, a central bank, an international organization (i.e. typically tax-exempt)?

Yes  No If **Yes**, please send us a written official statement of the tax-exemption.

Please note that if the legal entity is exempt a completed IRS Form W-8BEN-E is also required under the FATCA regulations. The most up to date forms can be found at <http://www.irs.gov/Forms-&Pubs>

### **C** Declaration

I/We declare that the information provided in this form is correct, accurate and complete. I/We agree to inform Monument Life if there is any change to the tax status of the Entity Account Holder and/or where applicable, any Controlling Person, and/or any other circumstances that results in this information no longer being correct, accurate or complete.

If the Entity Account Holder is incorporated/organised in the United States or is resident for tax purposes in any jurisdiction(s) other than the Republic of Ireland, certain information about the Entity Account Holder and the policy held by the Entity Account Holder may be reported by Monument Life to the Irish Revenue Commissioners. Under domestic and international tax compliance laws, the Revenue Commissioners may be required to report this information to other tax authorities in the United States or any other jurisdiction(s) in which the Entity is resident for tax purposes.

Signature for and on behalf of the Entity

X

Date

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Name

X

Date

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In what capacity

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**Note:**

The Entity may sign on behalf of the Controlling Persons. Where this option is chosen, please sign Section C only.



Please sign and date.



Please write the name and capacity of the signatory in BLOCK CAPITALS.

# Certification of Tax Status for an Entity

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Capitalised terms used in the Certification of Tax Status for an Entity form are defined in this document. Some of these definitions contain additional capitalised terms. Where not defined in this document, these terms have the meaning given to them in the Standard for Automatic Exchange of Financial Account Information (otherwise known as the Common Reporting Standard or CRS) which is available on the Revenue Commissioner's Automatic Exchange of Information (AEOI) in relation to tax matters web page on [www.revenue.ie](http://www.revenue.ie)

## **"Account Holder"**

This means

- (i) any person who is entitled to access the cash value of the policy or to change the beneficiary of the policy;
  - (ii) if no person can access the cash value or change the beneficiary, any person named as the owner of the policy and any person with a vested entitlement to payment under the terms of the policy;
- and
- (iii) upon maturity of the policy, any person who is entitled to receive a payment under the policy.

## **"Active NFE"**

The term "Active NFE" means any NFE that meets any of the following criteria:

- 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:
  - (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.

#### **“Controlling Person(s)”**

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, which can be found at

[www.fatf-gafi.org/publications/fatfrecommendations](http://www.fatf-gafi.org/publications/fatfrecommendations)

#### **“Custodial Institution”**

The term “Custodial Institution” means 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:

- (i) the three-year period that ends on 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.

**“Depository Institution”**

The term “Depository Institution” means any Entity that accepts deposits in the ordinary course of a banking or similar business.

**“Entity”**

The term “Entity” means a legal person or a legal arrangement, such as a corporation, organisation, partnership, trust or foundation.

**“FATCA”**

This means the United States Foreign Account Tax Compliance. In December 2012 Ireland signed an agreement with the US in relation to the implementation of FATCA in Ireland (the Irish IGA). The FATCA regulations give legislative effect to the Irish IGA.

**“Financial Institution”**

The term “Financial Institution” means a Custodial Institution, a Depository Institution, an Investment Entity, or a Specified Insurance Company.

**“Investment Entity”**

The term “Investment Entity” means any Entity:

- a. that primarily conducts as a business one or more of the following activities or operations for or on behalf of a customer:
  - (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.

**“NFE”**

An “NFE” (Non-financial entity) is any Entity that is not a Financial Institution.

**“Passive NFE”**

A “Passive NFE” means any:

- (i) NFE that is not an Active NFE; and
- (ii) Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution.

**“Specified Insurance Company”**

The term “Specified Insurance Company” means 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.

**“TIN” (including “functional equivalent”)**

The term “TIN” means Taxpayer Identification Number (or functional equivalent in the absence of a Taxpayer Identification Number). A Taxpayer Identification Number is a unique combination of letters or numbers, however described, assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for purposes of administering the tax laws of such jurisdiction.

**“US Person”**

The term “U.S. Person” means a U.S. citizen or resident individual, a partnership or corporation organized in the United States or under the laws of the United States or any State thereof, a trust if (i) a court within the United States would have authority under applicable law to render orders or judgments concerning substantially all issues regarding administration of the trust, and (ii) one or more U.S. persons have the authority to control all substantial decisions of the trust, or an estate of a decedent that is a citizen or resident of the United States. This shall be interpreted in accordance with the U.S. Internal Revenue Code.

The Monument International Portfolio Bond is provided by Monument Life Insurance dac.  
Monument Life Insurance dac is regulated by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority.  
Registered office: 2 Park Place, Ground Floor, Upper Hatch Street, Dublin 2, Ireland.  
Registered in Ireland under company number 325795. Telephone number 0370 850 6130.  
We may record or monitor calls to improve our service.

