

International tax classification for an entity

Use this form to document information required under Part XVIII (Foreign Account Tax Compliance Act – FATCA) and Part XIX (Common reporting standard – CRS) of the Income Tax Act (Canada).

Full legal name of the Entity that is the applicant, policy owner or Account Holder			Application/contract number
Permanent registered residence address (Do not use a P.O. box or an 'in care of' address, unless it is the sole address of the Entity.)			Apartment or suite
City	Province/State	Country	Postal/Zip code

Mailing address Same as above

Street number and name			Apartment or suite
City	Province/State	Country	Postal/Zip code

For definitions and help with this form, refer to the [Instruction page for completion of International tax classification for an entity \(4545-I\)](#).

- **Entity** means a corporation, trust, estate, partnership, association, fund, joint venture, organization, syndicate, foundation or other organization.
- **Tax residency** is the basis on which most countries tax individuals and entities. Generally, an Entity is subject to the tax laws of the jurisdiction of which it is a resident. An Entity can be a resident of more than one jurisdiction for tax purposes. The question of residency can be approached in different ways, depending on the laws of the country asserting the right to tax an Entity. For example, an Entity can be a resident of the country where it was created, or where it has its head office, or where it carries on business. An Entity can also be a resident for tax purposes of the country where its central management and control is located (i.e. the country where those individuals or entities who control the Entity reside for tax purposes). Every country has their own rules for determining whether an Entity is a resident of their country and subject to their tax laws. Tax treaties may also apply to determine tax residency. Those laws and the application of them can be very complicated. Therefore, we recommend that you speak with a professional tax advisor who is knowledgeable about the laws applicable to the country in question.
- **Canadian Financial Institutions** are required under Part XVIII (Foreign Account Tax Compliance Act – FATCA) and Part XIX (Common Reporting Standard – CRS) of the Income Tax Act (Canada) to collect and review the information provided on this form to determine if they have to report an Entity financial account to the Canada Revenue Agency (CRA). The CRA may share that information with the government of a foreign jurisdiction that the Entity is a resident of for tax purposes.
- We will use the information provided in this form to determine whether we must report your account to the CRA. If this form is not completed, we may be required to report the account to the CRA.
- Notify us within 30 days of any changes and provide us with a new [International tax classification for an entity \(4545-E\)](#) form. A change includes information that affects the Entity's Tax residency outside of Canada, such as a change of address, telephone number or change in respect of any Controlling Persons. We will update the information in our records when we are advised of a change.

Instructions:

Identify the Entity type applicable to the Entity. The questions within each section are designed to assist with this process. Complete the form in order unless specific instructions are provided.



1 Declaration of Tax residency

For details and definitions about tax residency, refer to the [Instruction page for completion of International tax classification for an entity \(4545-I\)](#).

- If the Entity is a tax resident in any jurisdiction other than Canada and does not have a Taxpayer Identification Number (TIN) from that jurisdiction(s) when this form is completed, the Entity must apply for one within 90 days.
- Upon receipt of the TIN, notify us within 15 days.
- If the Entity fails to provide its TIN, it may be subject to a penalty under the Income Tax Act (Canada).
- If additional space is required for any section of this form, complete the applicable sections on a new [International tax classification for an entity \(4545-E\)](#) form.

Canadian tax residency Is the Entity a tax resident of Canada? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, provide a Business Number or Trust account number		Business number in Canada (Assigned by CRA for tax purposes)	Trust account number in Canada (Assigned by CRA for tax purposes) T
FATCA Is the Entity a Specified U.S. Person under the U.S. Internal Revenue Code? (Note that a Specified U.S. Person includes certain entities) <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, provide a U.S. Taxpayer Identification Number (TIN).		U.S. TIN	
CRS Is the Entity a resident for tax purposes in any jurisdiction other than Canada and the U.S.?			
<input type="checkbox"/> No <input type="checkbox"/> Yes If yes, provide jurisdictions of Tax residence and TINs.		If the Entity does not have a TIN, give the reason using one of these choices:	
Jurisdiction of tax residence	<input type="checkbox"/> Reason A: The Entity has applied for a TIN but has not yet received it.		
TIN	<input type="checkbox"/> Reason B: The jurisdiction of Tax residence does not issue TINs to its residents.		
	<input type="checkbox"/> Other: Specify the reason _____		

2 Certification of Non-financial foreign entity (NFFE) and Non-financial entity (NFE)

2.1 Is the Entity (this includes trusts and estates):

- an NFFE/NFE, **complete section 2.2**. For more information refer to the [Instruction for completion of International tax classification for a non-financial entity \(4545-NFE\)](#).
- a Financial Institution, **complete section 4**. For more information refer to the [Instruction page for completion of International tax classification for an entity \(4545-I\)](#).

Entity classification for NFFE/NFE

For Active and Passive NFFE/NFE examples see Appendix 1 on this form.

- **Before answering question 2.2**, note that the Entity's FATCA (NFFE) classification may differ from its CRS (NFE) classification.

2.2 Select one option for FATCA **and** one option for CRS that best describes the classification of the Entity:

FATCA	CRS
<input type="checkbox"/>	<input type="checkbox"/> The Entity is engaged in an active trade or business – less than 50% of its gross income is Passive Income and less than 50% of its assets produce Passive Income. Complete section 6.
<input type="checkbox"/>	<input type="checkbox"/> The Entity is a corporation with shares that regularly trade on an established securities market. Complete section 6. Provide the name of the established securities market on which the shares of the Entity are regularly traded
<input type="checkbox"/>	<input type="checkbox"/> The Entity is a Related Entity of a corporation with shares that regularly trade on an established securities market. Complete section 6. Provide the name of the corporation whose shares are regularly traded on an established securities market Provide the name of the established securities market on which the shares of the corporation are regularly traded
<input type="checkbox"/>	<input type="checkbox"/> The Entity is a government, a central bank or an international organization (or an agency of one). Complete section 6.
<input type="checkbox"/>	<input type="checkbox"/> The Entity is an active NFFE/NFE other than one described in the four previous options. Complete section 6. Indicate the type of Active NFFE/NFE
<input type="checkbox"/>	<input type="checkbox"/> The Entity is a passive NFFE/NFE. Complete section 3.

3 Controlling Persons

For details and definitions about Controlling Persons, refer to Section 3 of the [Instruction for completion of International tax classification for a non-financial entity \(4545-NFE\)](#).

- If the Controlling Person(s) are a tax resident in any jurisdiction other than Canada and do not have a Taxpayer Identification Number (TIN) from that jurisdiction(s) when this form is completed, they must apply for one within 90 days.
- When a Controlling Person receives their TIN, we must be notified within 15 days.
- If the Controlling Person(s) fail to provide a TIN, they may be subject to a penalty under the Income Tax Act (Canada).
- We must be notified within 30 days of any changes and provided with a new [International tax classification for an entity \(4545-E\)](#) form. A change includes information that affects the Controlling Persons' tax residency outside of Canada, such as a change in tax jurisdiction, address or telephone number. We will update the information in our records when we are advised of a change.
- If additional space is required for any section of this form, complete the applicable sections on a new [International tax classification for an entity \(4545-E\)](#) form.

3.1 • For Entities other than a Trust or an Estate:

Are there any individuals who directly or indirectly own or control 25% or more of the Entity?

- Yes, **complete section 3.2.**
 No, **complete section 3.4.**

- For a Trust or Estate, **complete section 3.2** for any estate executor, estate beneficiary, trustee, trust settlor, trust beneficiary, trust protector or any person with powers over the trust or estate.

3.2 Is any Controlling Person a U.S. Person (U.S. citizen or U.S. resident) or a resident of any jurisdiction other than Canada for tax purposes?

- Yes, list all such Controlling Persons in **section 3.3** and then **complete section 5.**
 No, **complete section 6.**

3.3 Controlling Persons

First name		Middle initial	Last name	
Canadian Social Insurance Number (SIN) – Provide if also a Canadian resident			Date of birth (dd-mm-yyyy)	
Residence address (Do not use a P.O. box or an 'in care of' address, unless it is the sole address of the Controlling Person.)				Apartment or suite
City	Province/State	Country	Postal/Zip code	
FATCA Is this person a U.S. resident for tax purposes (which includes a U.S. citizen)? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, provide a U.S. Taxpayer Identification Number (TIN).			U.S. TIN	
CRS Is this person a resident of any jurisdiction other than Canada and the U.S. for tax purposes? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, provide this person's jurisdictions of Tax residence, TINs and type of controlling person.				
Jurisdiction of tax residence		If this person does not have a TIN, give the reason using one of these choices:		
TIN		<input type="checkbox"/> Reason A: This person has applied for a TIN but has not yet received it. <input type="checkbox"/> Reason B: This person's jurisdiction of Tax residence does not issue TINs to its residents. <input type="checkbox"/> Other: Specify the reason _____		
Type of controlling person				
The Controlling Person is a legal person		The Controlling Person is of a trust		The Controlling Person is of a legal arrangement (non-trust)
<input type="checkbox"/> Control by ownership		<input type="checkbox"/> Settlor		<input type="checkbox"/> Settlor-equivalent
<input type="checkbox"/> Control by other means		<input type="checkbox"/> Trustee		<input type="checkbox"/> Trustee-equivalent
		<input type="checkbox"/> Protector		<input type="checkbox"/> Protector-equivalent
		<input type="checkbox"/> Beneficiary		<input type="checkbox"/> Beneficiary-equivalent
		<input type="checkbox"/> Other		<input type="checkbox"/> Other-equivalent

3 Controlling Persons (continued)

3.4 If there are no Controlling Persons, provide the name of a senior managing official who will be considered a Controlling Person and then **complete section 5**.

First name	Middle initial	Last name	
Canadian Social Insurance Number (SIN) – Provide if also a Canadian resident		Date of birth (dd-mm-yyyy)	
Residence address (Do not use a P.O. box or an 'in care of' address.)			Apartment or suite
City	Province/State	Country	Postal/Zip code
FATCA Is this person a U.S. resident for tax purposes (which includes a U.S. citizen)? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, provide a U.S. Taxpayer Identification Number (TIN).		U.S. TIN	
CRS Is this person a resident of any jurisdiction other than Canada and the U.S. for tax purposes? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, provide this person's jurisdictions of Tax residence and TIN.			
Jurisdiction of tax residence		If this person does not have a Taxpayer Identification Number (TIN), give the reason using one of these choices:	
TIN		<input type="checkbox"/> Reason A: This person has applied for a TIN but has not yet received it.	
		<input type="checkbox"/> Reason B: This person's jurisdiction of Tax residence does not issue TINs to its residents.	
		<input type="checkbox"/> Other: Specify the reason _____	

4 Financial Institutions

For details and definitions about Financial Institutions, refer to the [Instruction page for completion of International tax classification for an entity \(4545-I\)](#).

FATCA

Provide the Entity's status for FATCA purposes by selecting one of the Entity types below.

Note that the Entity's FATCA classification may differ from its CRS classification.

4.1 Select the type of Financial Institution that applies:

Canadian Financial Institution.

Provide the Entity's Global Intermediary Identification Number (GIIN)

Participating Foreign Financial Institution.

Provide the Entity's Global Intermediary Identification Number (GIIN)

Registered Deemed Compliant FFI (Partner Jurisdiction Financial Institution only).

Provide the Entity's Global Intermediary Identification Number (GIIN)

Deemed Compliant Foreign Financial Institution not required to obtain Global Intermediary Identification Number (GIIN).

Non-Participating Foreign Financial Institution (NPFI).

Other Non-Reporting Financial Institution including an Exempt Beneficial Owner.

CRS

Provide the Entity's status for CRS purposes by selecting one of the Entity types below.

Note that the Entity's CRS classification may differ from its FATCA classification.

4.2 Select the type of Financial Institution that applies:

Depository Institution. **Complete section 5.**

Custodial Institution. **Complete section 5.**

Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution. **Complete section 3** for each Controlling Person of the Entity and then **complete section 5.**

Other Financial Institution (including a Specified Insurance Company). **Complete section 5.**

Other Investment Entity. **Complete section 5.**

5 Intermediaries

5.1 Is the Entity holding a financial account for the benefit of one or more other persons (each a beneficial owner) in the capacity as an agent, custodian, nominee, signatory or intermediary? No, **complete section 6.** Yes, **complete section 5.2.**

5.2 If "Yes," is the Entity a Financial Institution? No Yes

If "No" is checked in 5.2, the Entity will be contacted to provide additional information with respect to each beneficial owner for whom it acts in the capacity of as an agent, custodian, nominee, signatory or intermediary.

6 Declaration and signatures

In this section, "you" and "your" mean the representative(s) authorized to sign this form. If additional space is required, complete the applicable sections on a new [International tax classification for an entity \(4545-E\)](#) form.

The Entity agrees to immediately notify us of any errors, omissions or changes in the information provided in this form, and any change in the Entity's international tax classification or residency, including a change in the residency or citizenship of any of the Entity's Controlling Person(s).

By signing below, you confirm that:

- You are authorized to sign on behalf of the Entity.
- The information provided in this form is complete, current and accurate to the best of your knowledge.
- You acknowledge that information contained on this form, and information regarding policies, contracts and accounts of the Entity may be reported to CRA.

Sun Life Financial Privacy Statement for Canada

Respecting your privacy is a priority for the Sun Life Financial group of companies. We keep in confidence personal information about you and the products and services you have with us to provide you with investment, retirement and insurance products and services to help you meet your lifetime financial objectives. To meet these objectives, we collect, use and disclose your personal information for purposes that include: underwriting; administration; claims adjudication; protecting against fraud, errors or misrepresentations; meeting legal, regulatory or contractual requirements; and we may tell you about other related products and services that we believe meet your changing needs. The only people who have access to your personal information are our employees, distribution partners such as advisors, and third-party service providers, along with our reinsurers. We will also provide access to anyone else you authorize. Sometimes, unless we are otherwise prohibited, these people may be in countries outside Canada, so your personal information may be subject to the laws of those countries. You can ask for the information in our files about you and, if necessary, ask us in writing to correct it. To find out more about our privacy practices, visit www.sunlife.ca/privacy.

First name of authorized representative	Middle initial	Last name
Signature of authorized representative X	Title	Date (dd-mm-yyyy)

Appendix 1 | International tax classification examples

Below are some examples to illustrate international tax Entity classifications. These examples are hypothetical situations and are intended only for use as general reference and do not constitute legal or tax advice.

Examples	Tax Classification	FATCA Entity classification	CRS Entity classification
<p>Whitford Carpets Inc. is a carpet manufacturer incorporated in Canada and has been in business for over a century. In the prior tax year, 60% of its gross income is revenue from the manufacture and sales of carpets. 40% of its assets produce dividend and other investment income.</p>	<ul style="list-style-type: none"> Whitford Carpets is a “Non-U.S. Entity” (for FATCA purposes) and a “Non-financial Entity” (for CRS purposes). It is not a “Financial Institution” (i.e. it is a non-financial foreign Entity, or NFFE under FATCA, and a non-financial Entity, or NFE, under the CRS). Since less than 50% of its gross income for the prior year is passive income, and less than 50% of its assets held in the prior year produced passive income, it is an active NFFE/NFE. 	Active NFFE	Active NFE
<p>Nora’s Dollar Store Inc. is a family-owned retailer incorporated in Canada. In the prior tax year, 35% of its gross income was revenue from its retail store operations while the remaining 65% of its gross income was investment portfolio income (interest, dividends and rental income from a shopping mall real estate holding).</p>	<ul style="list-style-type: none"> Nora’s Dollar Store is a passive NFFE/NFE since more than 50% of its gross income in the prior year was passive income. Nora’s Dollar Store will be asked to identify any directors or controlling persons who are U.S. persons (which includes U.S. citizens and residents) and/or non-residents of Canada. For a corporation, a controlling person is an individual who, directly or indirectly, owns or controls at least 25% of the corporation’s shares. Any U.S. controlling person, or the corporation on his or her behalf, must certify as to his or her residency or as to whether he or she is a U.S. person. 	Passive NFFE	Passive NFE
<p>Kyle and Melinda together own 100% of a holding company which in turn owns a dental practice in which Kyle and Melinda practice dentistry. Both the holding company and dental practice are incorporated in Canada. The holding company is the applicant. 95% of the holding company’s activities consist of holding the stock of the dental practice and 5% of its activities consist of holding unrelated investments. 100% of its gross income of the holding company in the previous tax year is dividend income.</p>	<ul style="list-style-type: none"> The holding company is a NFFE/NFE. It is an active NFFE/NFE since substantially all of its activities consist of holding the stock of its subsidiary (i.e. the operating company) which is in turn an active business. It would be the same result if instead of a dental practice, Kyle and Melinda operated a rental equipment, property development or janitorial services company through the holding company. 	Active NFFE	Active NFE
<p>Buffalo Springs Energy Incorporated is an oil and gas producer incorporated in a Canadian province. It is regularly traded on the TSX.</p>	<ul style="list-style-type: none"> The company is an active NFFE/NFE since its stock is regularly traded on an established securities market. A ‘related company’ of Buffalo Springs Energy Incorporated would also be an active NFFE/NFE. 	Active NFFE	Active NFE
<p>Louis established a family trust in Canada for the benefit of his children and grandchildren. His oldest child acts as trustee, and the trust income is distributed to the three children and four grandchildren. All of the trust’s gross income for the prior year was from dividends and interest.</p>	<p>The trust is an NFFE/NFE. Since all (i.e. more than 50%) of its gross income in the prior year was passive income, it is a passive NFFE/NFE.</p> <ul style="list-style-type: none"> The trustee will be asked to identify the trust’s controlling persons and certify whether each is a US person (which includes U.S. citizens and residents) and/or a non-resident of Canada. For a trust, a controlling person can be a trustee, beneficiary and/or settlor of the trust. 	Passive NFFE	Passive NFE

<p>Robinson Family Trust is a Canadian family trust with Don and his brother James as both trustees and trust beneficiaries.</p>	<ul style="list-style-type: none"> • The trust is an NFFE/NFE. Since all (i.e. more than 50%) of its gross income in the prior year was passive income, it is a passive NFFE/NFE. • The trustee will be asked to identify the trust's controlling persons and certify whether each is a US person (which includes U.S. citizens and residents) and/or a non-resident of Canada. For a trust, a controlling person can be a trustee, beneficiary and/or settlor of the trust. • It would be the same result if an estate was the applicant purchasing the policy. 	<p>Passive NFFE</p>	<p>Passive NFE</p>
<p>Red Rover Inc. is a management consulting company incorporated in the U.S. The company is not listed on any securities exchange.</p>	<ul style="list-style-type: none"> • For FATCA purposes, the company is a U.S. person since it is incorporated in the U.S. and is considered a specified U.S. person as the company's stock is not regularly traded on an established securities market or exchange. • For CRS purposes, the company is an active NFE because more than 50% of its income comes from business. 	<p>Specified U.S. person</p>	<p>Active NFFE</p>