

# International Tax Self-Certification for an Individual

(Only for Non-Registered Accounts)

- Regardless of your current residency and citizenship, each individual account holder/owner must complete this form.
- 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 the information you provide on this form to determine if they have to report your financial account to the Canada Revenue Agency (CRA). The CRA may share that information with the government of a foreign jurisdiction that you are resident of for tax purposes. Additionally, if you are a United States person (which includes a United States citizen or resident for tax purposes), the CRA may share your account information with the Internal Revenue Service (IRS).
- Complete all sections of this form that apply to you.
- You must notify us within 30 days of all changes and provide us with a new International tax self-certification for an individual form. A change includes information that affects your tax residency outside of Canada, such as address or telephone number. We will update the information in our records when you advise us of a change.
- We will use the information provided in this form to determine whether we must report your account to the CRA. If you do not complete this form, we may be required to report your account information to the CRA.

**Residency** is the basis on which most countries tax individuals and entities. Generally, an individual is subject to the tax laws of the jurisdiction of which they are a resident. It is possible to be a resident of more than one jurisdiction for tax purposes. A resident of a jurisdiction may also include a non-citizen who holds a permanent residency card, for example, a U.S. green card. An individual may also be a resident of a jurisdiction based on the type of visa the individual holds. Every country has their own laws to determine whether you are a resident of their country for tax purposes. 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.

**Note:**

- If you are a tax resident in any jurisdiction other than Canada and do not have a Taxpayer Identification Number (TIN) from that jurisdiction(s) when you complete this form, you must apply for one within 90 days.
- Upon receipt of your TIN you must notify Sun Life Financial within 15 days.
- If you fail to provide your TIN you may be subject to a penalty under the Income Tax Act (Canada).
- If you have not provided valid government-issued identification to CI Investments within the last 30 days, please provide one of the following that includes your name and address to support the representation of your tax jurisdiction.
- Acceptable forms of government-issued identification include:
  - a passport
  - a government-issued age of majority card
  - a government-issued Certificate of Indian Status
  - a national identity card
  - a Canadian citizenship card
  - an Alberta photo identification card
  - a driving licence
  - a Record of Landing (IMM1000)
  - a Prince Edward Island voluntary ID
  - a provincial health insurance card (if not prohibited by provincial law)
  - a Confirmation of Permanent Residence (IMM 5292) issued before 1/1/2004
  - a Saskatchewan mandatory photo ID
  - a birth certificate provided by an individual under the age of 21
  - a permanent residence card
  - a Manitoba identification card
  - a Canadian Armed Forces identity card
  - a NEXUS card

*If you need additional space for any section of this form, complete the applicable sections on a new International tax self-certification for an individual form.*

**1. Contract Details**

Contract Number	Distributor's Account Number				
Owner's Last Name	Owner's First Name	Owner's Middle Name			
Social Insurance Number (SIN)	Date of Birth (MM/DD/YYYY)				
Owner's permanent registered residence address (do not use P.O. box or 'in care' of' address, unless it is the sole address of the owner)					
Address	Apartment or Suite #	City	Province	Country	Postal Code
Owner's mailing address: Same as above					
Address	Apartment or Suite #	City	Province	Country	Postal Code

## 1. Contract Details (continued)

Joint Owner's Last Name \_\_\_\_\_ Joint Owner's First Name \_\_\_\_\_ Joint Owner's Middle Name \_\_\_\_\_

Social Insurance Number (SIN) \_\_\_\_\_ Date of Birth (MM/DD/YYYY) \_\_\_\_\_

Joint Owner's permanent registered residence address (do not use P.O. box or 'in care of' address, unless it is the sole address of the owner)

Address \_\_\_\_\_ Apartment or Suite # \_\_\_\_\_ City \_\_\_\_\_ Province \_\_\_\_\_ Country \_\_\_\_\_ Postal Code \_\_\_\_\_

Joint Owner's mailing address: Same as above

Address \_\_\_\_\_ Apartment or Suite # \_\_\_\_\_ City \_\_\_\_\_ Province \_\_\_\_\_ Country \_\_\_\_\_ Postal Code \_\_\_\_\_

## 2. Owner's/Beneficiary's Self-Certification

### FATCA

Are you a U.S. resident for tax purposes (which includes a U.S. citizen)? No Yes If yes, provide a U.S. Taxpayer Identification Number (TIN): \_\_\_\_\_

### CRS

Are you a resident of any other country other than Canada and the U.S. for tax purposes? No Yes If yes, provide your jurisdictions of tax residence and Taxpayer Identification Numbers (TINs)

Jurisdiction of tax residence \_\_\_\_\_ Taxpayer Identification Number \_\_\_\_\_

If you do not have a Taxpayer Identification Number (TIN), give the reason using one of these choices:

Reason A: I have applied for a TIN but have not yet received it.

Reason B: My jurisdiction of tax residence does not issue TINs to its residents.

Other: Specify the reason: \_\_\_\_\_

Jurisdiction of tax residence \_\_\_\_\_ Taxpayer Identification Number \_\_\_\_\_

If you do not have a Taxpayer Identification Number (TIN), give the reason using one of these choices:

Reason A: I have applied for a TIN but have not yet received it.

Reason B: My jurisdiction of tax residence does not issue TINs to its residents.

Other: Specify the reason: \_\_\_\_\_

## 3. Joint Owner's/Other Beneficiary's Self-Certification (if applicable)

### FATCA

Are you a U.S. resident for tax purposes (which includes a U.S. citizen)? No Yes If yes, provide a U.S. Taxpayer Identification Number (TIN): \_\_\_\_\_

### CRS

Are you a resident of any other country other than Canada and the U.S. for tax purposes? No Yes If yes, provide your jurisdictions of tax residence and Taxpayer Identification Numbers (TINs)

Jurisdiction of tax residence \_\_\_\_\_ Taxpayer Identification Number \_\_\_\_\_

If you do not have a Taxpayer Identification Number (TIN), give the reason using one of these choices:

Reason A: I have applied for a TIN but have not yet received it.

Reason B: My jurisdiction of tax residence does not issue TINs to its residents.

Other: Specify the reason: \_\_\_\_\_

Jurisdiction of tax residence \_\_\_\_\_ Taxpayer Identification Number \_\_\_\_\_

If you do not have a Taxpayer Identification Number (TIN), give the reason using one of these choices:

Reason A: I have applied for a TIN but have not yet received it.

Reason B: My jurisdiction of tax residence does not issue TINs to its residents.

Other: Specify the reason: \_\_\_\_\_

**4. Individual Temporary Visitors to the U.S.**

Optional and only if applicable, such as in the case of certain Canadian individuals, such as retirees or "snowbirds" and students, who spend considerable time visiting in the U.S. This declaration is valid until the earlier of (1) the end of the calendar year in which 7 years have elapsed since the declaration was made and (2) until it is no longer valid, e.g. because the individual has become a U.S. person (a U.S. citizen or resident of the U.S. for tax purposes).

\_\_\_\_\_  
Owner's Name

I certify that I am a resident of Canada for tax purposes. I further certify that any U.S. telephone number or address associated with this account only exists for, or will arise only in the context of, temporary visits that I make to the U.S. while I remain a resident of Canada and will not, at any time, exist or arise because I am a resident of the U.S. for tax purposes or a U.S. citizen. I agree to notify Sun Life Financial if events cause this certification to be false or misleading.

Check if making this declaration.

\_\_\_\_\_  
Joint Owner's Name

I certify that I am a resident of Canada for tax purposes. I further certify that any U.S. telephone number or address associated with this account only exists for, or will arise only in the context of, temporary visits that I make to the U.S. while I remain a resident of Canada and will not, at any time, exist or arise because I am a resident of the U.S. for tax purposes or a U.S. citizen. I agree to notify Sun Life Financial if events cause this certification to be false or misleading.

Check if making this declaration.

**5. Account Holder/Joint Account Holder Declaration and Signature.**

I declare that the information I have provided on this form is, to the best of my knowledge and belief, correct and complete.

X \_\_\_\_\_ Date (MM/DD/YYYY)  
Owner's/Beneficiary's Signature

X \_\_\_\_\_ Date (MM/DD/YYYY)  
Joint Owner's/Other Beneficiary's Signature

## USE OF PERSONAL INFORMATION NOTICE

### CI INVESTMENTS INC.'S PRIVACY NOTICE

CI Investments Inc. doing business under the registered business name of CI Global Asset Management ("CI GAM", "we", "our", "us") are committed to respecting and protecting the privacy and confidentiality of the information you have entrusted with us. This Privacy Notice outlines how we collect, use, disclose, store and safeguard your personal information.

#### WHAT INFORMATION DO WE COLLECT?

We collect information, including sensitive personal information, such as social insurance number, required to establish and service your accounts in compliance with federal and provincial laws as well as our financial self-regulatory organization requirements. We maintain audio recordings of in-coming and outgoing telephone calls. You may access our full Privacy Policy Notice online at [www.cifinancial.com/ci-gam/ca/en/legal/privacy.html](http://www.cifinancial.com/ci-gam/ca/en/legal/privacy.html). If you choose to interact with us online via our web portal or through e-mail, we will monitor and record your usage information (please see our Online and Mobile Privacy Policy at [www.cifinancial.com/ci-gam/ca/en/legal/privacy.html](http://www.cifinancial.com/ci-gam/ca/en/legal/privacy.html) for additional details).

#### HOW DO WE COLLECT INFORMATION?

We collect information directly from you or from your authorized representative(s), such as your financial advisor or their dealership. Depending on how you choose to do business with us, this information may be collected on applications, forms, over the phone, in person, through the internet, through your mobile device or through other forms of communication. We also collect information about you indirectly where permitted by law. We limit the collection of information to what is necessary to fulfill the purpose for which the information is collected.

#### HOW DO WE USE THE PERSONAL INFORMATION WE COLLECT?

In addition to the purposes set out in our full Privacy Policy Notice ([www.cifinancial.com/ci-gam/ca/en/legal/privacy.html](http://www.cifinancial.com/ci-gam/ca/en/legal/privacy.html)), we may use your information to:

I. Provide and manage products and services you have requested, including to:

- a) Open and operate your account,
- b) Verify your identity,
- c) Execute your transactions,
- d) Record and report account status back to you,
- e) Provide personalized service and support, and
- f) Respond to any request or questions you may have.

II. Understand our customers and to develop and tailor our products and services by performing data analytics to:

- a) Determine suitability of products and services for you,
- b) Determine your eligibility for certain of our products or services of others,
- c) Communicate with you about products and services that may be of interest,
- d) Provide you with quality individualized client service and support, and
- e) Market and advertise to clients and prospective clients.

III. Legal and Regulatory Obligations

- a) Provide all required tax reporting,
- b) Comply with legal, regulatory, and contractual requirements, or as otherwise permitted by law,
- c) Fulfill obligations under federal anti-money laundering and suppression of terrorism legislation,
- d) Meet obligations as a member of various self-regulatory organizations,
- e) Protect our interests, including recovering any debts you may owe us, and
- f) Protect against fraud and other crime and to manage risk, including conducting investigations and proactive crime prevention measures.

We do not sell or rent client lists or personal information to third parties.

### DISCLOSURE OF YOUR PERSONAL INFORMATION

Employees or authorized representatives of CI Investments Inc. ("CI GAM"), who will be responsible for functions relevant to the purposes identified above, and other persons authorized by you or by law, will have access to the personal information contained in your file. We share your personal information with CI Financial company affiliates, such as Assante Wealth Management (Canada) Ltd. ("AWM"), CI Private Counsel LP, ("CIPC"), CI Investment Services Inc. ("CIIS"), and WealthBar Financial Services Inc. ("WealthBar") and their subsidiaries where necessary to administer and service your account.

We provide your information to third parties, including:

- Third party service providers for the servicing purposes described above – We do not authorize our service providers to use or disclose the personal information for their own marketing or other purposes. We engage service providers pursuant to a written agreement which requires them to protect personal information with equivalent safeguards that we would use. Our service providers may be located in Canada or other jurisdictions or countries and may disclose information in response to valid demands or requests from governments, regulators, courts and law enforcement authorities in those jurisdictions or countries in accordance with the applicable law in that jurisdiction or country. For more information on our information sharing practices, please contact our Privacy Officer.
- To governments, government agencies, regulators, including self-regulatory authorities, when required or permitted to do so by law, including in response to a search warrant, court order, or other demand or inquiry which we believe to be valid.
- To your financial advisor and their dealership where necessary to administer and service your account.
- To your legal representatives and/or with other third parties at your direction for the purposes which you specify at the time of the direction.
- To financial institutions, securities dealers and mutual fund companies where necessary to administer and service your account.
- To protect our interests, we may disclose information to any person or organization, including an investigative body, in order to prevent, detect or suppress, financial abuse, fraud, criminal activity, protect our assets and interests, or manage or settle any actual or potential loss or in the case of a breach of agreement or contravention of law.
- We may also disclose information to help us collect a debt owed to us.
- In the event of a transfer of a business, we may buy or sell a business (or evaluate those transactions) which would result in certain personal information forming business assets that would be purchased or sold as part of a transfer.
- We may transfer personal information as part of a corporate reorganization or other change in corporate control.
- In other situations where we have your consent, for instance, sharing your information with a joint account holder.

Information collected will be communicated outside of Quebec, both within Canada and other jurisdictions or countries and we may disclose information in response to valid demands or requests from governments, regulators, courts and law enforcement authorities in those jurisdictions or countries in accordance with the applicable law in that jurisdiction or country.

#### PROTECTING INFORMATION

We maintain appropriate physical, electronic, technological, procedural, and organizational safeguards to protect against unauthorized access, disclosure, copying, use or modification, theft, misuse, or loss of your personal information in our custody or control. These safeguards are appropriate to the sensitivity of the information, the purposes for which it is used, the quantity and distribution of the personal information and the medium on which we (or our service providers) store it. We limit access to your personal information to the employees and agents who require it for the purposes of their role. Your personal information

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is only used for the purposes for which it was collected or where permitted by law. We store personal information for as long as is necessary to achieve the purposes for which it was collected or in accordance with applicable law.

### **ACCESSING OR CORRECTING INFORMATION**

We are committed to being transparent and providing you with choices about how your information is used. You may inform us of your preferences by registering for our client web portal [Investor Online] online at [www.ci.com](http://www.ci.com) and accessing the Privacy Preferences page. If you are unable to register online, you may also contact our client services via phone at 1-800-268-9374 or by e-mail to [service@ci.com](mailto:service@ci.com).

To correct or access your information, we encourage you to contact our Client Services department, access our Online web portal or consult your periodic statements. However, you do have the right to access and correct your personal information, or to find out to whom we have disclosed it. To make a formal request for access or correction, please send a written request addressed to the Privacy Officer, 15 York Street, 4<sup>th</sup> Floor, Toronto, ON, M5J 0A3. Please include your full name, address, telephone number, and account number(s) on all correspondence to us and provide enough detail to allow us to identify the information you want to access or correct.

### **REVOKING CONSENT**

You may withdraw your consent for the collection, use and disclosure of your personal information at any time by forwarding a written request to the Privacy Officer. Please include your full name, address, telephone number and account number(s) on any correspondence to us. However, there are certain times when you may not withhold or revoke your consent including certain legal, regulatory, or contractual requirements. We must receive reasonable notice of your request in order to honour your consent withdrawal. Your decision to withhold or revoke your consent may limit the products and services that we may provide to you and may require you to close your accounts with us.

### **OUR PRIVACY OFFICE**

If you have any questions or concerns about our privacy practices, the privacy of your personal information, or you want to change your privacy preferences, please contact our Privacy Officer. For changes to your privacy preferences please be reminded that you may update your selection by accessing the Privacy Preferences page of our web portal. We are committed to helping resolve your questions or concerns.

CI Investments Inc. Privacy Officer, 15 York Street, 4<sup>th</sup> Floor, Toronto, ON, M5J 0A3

## **SUN LIFE PRIVACY STATEMENT**

### **RESPECTING YOUR PRIVACY**

Our Purpose is to help our Clients achieve lifetime financial security and live healthier lives. We collect, use and disclose your personal information to: develop and deliver the right products and services; enhance your experience and manage our business operations; perform underwriting, administration and claims adjudication; protect against fraud, errors or misrepresentations; tell you about other products and services; and meet legal and security obligations. We collect it directly from you, when you use our products and services, and from other sources. We keep your information confidential and only as long as needed. People who may access it include our employees, distribution partners such as advisors, service providers, reinsurers, or anyone else you authorize. At times, unless we're prohibited, they may be outside your jurisdiction and your information may be subject to local laws. You can always ask for your information and to correct it if needed. In most cases, you have a right to withdraw your consent, but we may not be able to provide the requested product or service. Read our Global Privacy Statement and local policy at [www.sunlife.ca/privacy](http://www.sunlife.ca/privacy) or call us for a copy.