

This certifies that the Claimant:  
(kindly tick the appropriate box)

is a United States (“U.S.”) Person as that term is defined under the United States Foreign Account Tax Compliance Act (“FATCA”)

For this purpose, the Claimant declares under penalties of perjury that:

1. The number shown in this document is the Claimant’s U.S. taxpayer identification number, and
2. The Claimant is not subject to backup withholding either because the Claimant has not been notified by the Internal Revenue Service (IRS) that the Claimant is subject to backup withholding as a result of failure to report all interest and dividends, or the IRS has notified the Claimant that it is no longer subject to backup withholding.

is not a U.S. Person as that term is defined under the FATCA, and have submitted/undertakes to submit copies of any of the following documents to prove such status:

- Certificate of Loss of Nationality of the United States
- Non-US Government Identification
- Certificate of Foreign Status of Beneficial Claimant for United States Tax Withholding (Form W-8BEN)
- Others: \_\_\_\_\_

the authenticity, accuracy and completeness of the contents of which are warranted by the Claimant.

Failure to submit the above-mentioned documents entitles BDO Life to treat the Claimant as a U.S. Person.

As a U.S. Person, the Claimant is subject to the requirements of the FATCA and the regulations of the United States Internal Revenue Services (“U.S. IRS”) including all subsequent amendments or supplements thereto (collectively, the “FATCA/U.S. IRS Regulations”), which require BDO Life to report directly to the U.S. IRS information about financial accounts held by U.S. taxpayers or held by foreign entities in which U.S. taxpayers hold a substantial ownership interest.

This Certification, Consent and Waiver signifies:

1. The Claimant’s consent to the processing and updating of all information relative to the Policy under Republic Act Number 10173 or The Data Privacy Act of 2012;
2. The Claimant’s consent and waiver of such rights and privileges under any other law of the Philippines which will require the issuance of a consent and/or waiver for the disclosure and/or processing of any and all information relating to the Policy with BDO Life for purposes of compliance with the FATCA; and

3. The Claimant’s acknowledgment and consent for BDO Life to report and disclose to the U.S. IRS the following information (and/or such other information as may be required) relative to the Policy and the claim pursuant to the FATCA U.S. IRS Regulations (the “Required Information”):

- i. The name, address and U.S. tax identification number (“TIN”);
- ii. In case of any Claimant that is a non-U.S. entity with one or more U.S. owners, the name, address and TIN of each substantial U.S. owner of such entity;
- iii. The Policy number;
- iv. The year-end cash surrender value; and
- v. Gross receipts and gross withdrawals or payments from the Policy.

If BDO Life is not in possession of the Required Information, the Claimant undertakes to provide BDO Life such information within 30 calendar days from receipt of this Certification, Consent and Waiver.

Where the Claimant has indicated above that the Claimant is not a U.S. Person and has submitted the required documents in support thereof, the Claimant hereby affirms and confirms the truth of such declaration. The Claimant hereby undertakes to inform BDO Life in writing of any change in circumstance that will affect the accuracy of such declaration within thirty (30) calendar days from the occurrence of such change. In the event BDO Life discovers the declaration to be false or misleading or that the Claimant is a U.S. Person, then BDO Life, its subsidiaries and affiliates, are hereby absolutely and unconditionally authorized to disclose to the U.S. IRS the Required Information. The Claimant further undertakes to provide BDO Life with such Required Information as may be required by BDO Life..

By signing this Certification, Consent and Waiver, the Claimant hereby undertakes to keep BDO Life, its subsidiaries and affiliates, and their respective owners, directors, officers, stockholders, employees, agents, representatives or relevant units of BDO Life free and clear of any and all claims, suits, actions or proceedings of whatever kind or nature that any person may file or institute against BDO Life arising from or in connection with its reliance on my/our/the Entity’s declaration above and all other liabilities of whatsoever nature or description which may be suffered or incurred by BDO Life, its directors, stockholders, officers, employees, representatives, agents or relevant units of BDO Life, arising from or in connection with the implementation of this Certification, Consent and Waiver; and shall forever indemnify and compensate BDO Life against any and all losses, damages, judgments, costs and expenses including, without limiting, the generality of the foregoing attorney’s fees and costs of suit arising herefrom or therefrom.

By signing hereunder, the Claimant hereby confirms that it has read and understood this Certification, Consent and Waiver, or have had the same read and thoroughly and sufficiently explained to the Claimant in a language known to the latter.

(FOR JURIDICAL PERSONS) Further, the Claimant represents, warrants and confirms that (a) it has read and understood this Certification, Consent and Waiver, and (b) the undersigned is its duly authorized representative duly authorized to execute and deliver this Certification, Consent and Waiver for and on behalf of the Claimant, as evidenced by the duly executed authorization, a copy of which is attached hereto.

For Claimants that are U.S. Persons and therefore have :

\_\_\_\_\_  
Claimant (Printed Name and Signature)

U.S. Tax Identification Number/s if U.S. Person:

\_\_\_\_\_

\_\_\_\_\_  
Substantial U.S. Owners

\_\_\_\_\_  
Substantial U.S. Owners\*\* (Printed Name and Signature)

U.S. Tax Identification Number/s :

\_\_\_\_\_  
*\*\*Please use separate sheets if there is more than one (1) substantial U.S. Owner.*

**BDO Life Assurance Company, Inc.**

BDO Corporate Center, 7899 Makati Avenue, Makati City, Metro Manila, Philippines  
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