

Customer details	
Official name of entity	Business ID
Registered address	Post code and town/city
Email address of contact person	Telephone number

Background information
<p>Mandatum Life is required to identify its clients and to be sufficiently familiar with their clients' background. Mandatum Life uses the requested information to prevent money laundering and the funding of terrorism and to meet the statutory obligations concerning the exchanging of tax information. Read more about client identification at <a href="http://www.mandatumlife.fi/knowyourcustomer">www.mandatumlife.fi/knowyourcustomer</a> and on the processing of personal data at <a href="http://www.mandatumlife.fi/information-for-the-policyholders">www.mandatumlife.fi/information-for-the-policyholders</a>. Please fill in this form carefully.</p>
<p><b>1. In which countries are you tax resident?</b></p> <p><input type="checkbox"/> Finland</p> <p><input type="checkbox"/> U.S.A.* Taxpayer Identification Nr: _____</p> <p><input type="checkbox"/> Other country** Taxation country: _____ Taxpayer Identification Nr: _____</p> <p>Taxation country: _____ Taxpayer Identification Nr: _____</p> <p><small>* The tax obligation can arise, for example, if the entity has an address or branch in the U.S.A. If the entity is subject to taxation in the U.S.A., the Taxpayer Identification Number must be included, and the IRS's Form W-9 must be filled in and returned (retrieve the form and read more at <a href="http://www.mandatumlife.fi/knowyourcustomer">www.mandatumlife.fi/knowyourcustomer</a>).</small></p> <p><small>** The entity's general tax obligation (taxation country) is usually determined according to the entity's place of establishment or place of organisation.</small></p> <p><small>The foreign Taxpayer Identification Number is required information if the entity is subject to taxation outside of Finland. If the entity does not have a Taxpayer Identification Number for the country in question, please state the reason why under "Additional information". Every state's national laws lay down the conditions according to which entities are treated as subject to tax. Engaging in business through a fixed business location situated in another state may entail an obligation to pay taxes in said state.</small></p>
<p><b>2. Is your entity a financial institution?</b></p> <p><input type="checkbox"/> Yes (answer section 2.1.)</p> <p><input type="checkbox"/> No (skip to section 2.2.)</p> <p><i>Financial institution refers to a custodian or depository institution, an investment entity or a specified insurance company.</i></p> <p><b>2.1. Your entity is a financial institution:</b></p> <p>The entity's Global Intermediary Identification Number (GIIN): _____</p> <p>If you are unable to provide the GIIN, state the reason why in section "Additional information".</p> <p><i>The GIIN is a Global Intermediary Identification Number granted by the United States' tax administration (the IRS) to foreign financial institutions. The GIIN indicates that the financial institution meets its FATCA obligations.</i></p> <p><b>2.2. The entity is not a financial institution:</b></p> <p>If the entity is not a financial institution, it is considered to be a Non-Financial Entity.*</p> <p>Provide your entity's status in accordance with the FATCA and CRS regulations:</p> <p><input type="checkbox"/> Active Non-Financial Entity (entity whose income mainly comes from activities other than investments [e.g. trade and/or services]).</p> <p><input type="checkbox"/> Passive Non-Financial Entity (entity whose income mainly comes from investments [e.x. entities that do not have significant active production of goods and/or services]).</p> <p><input type="checkbox"/> Other, specify: <input style="width: 600px; height: 30px;" type="text"/></p> <p><small>* for more detailed instructions, see the end of the form</small></p>

**3. Description of the ownership structure of the entity** (ownership or control structure):

Describe the entity's ownership or control structure below OR attach a description of the ownership structure including holdings.

The company name, Business ID (or registration number, if the company is not Finnish), address and percentage of ownership in the entity must be reported for an owning legal person. If such a legal person (or a legal person owning it) has a beneficial owner, the information about such natural persons must also be reported in this form or an attached document.

**Description of ownership structure as an attachment** (mandatory if the ownership or control of the beneficial owner is indirect)

Name of owning person	National identity number	Address (incl. country)	Holding (%)*
Name of owning entity	Business ID	Address (incl. country)	Holding (%)

**4. Beneficial owners of the entity**

A beneficial owner/Beneficial owners must always be named for the entity (excl. stock-exchange-listed companies, municipalities, joint municipal authorities and municipally owned companies).

The beneficial owner is always a natural person who has control in the entity. Control arises, e.g., if the person owns or controls more than 25 per cent of the voting rights carried by the entity's shares or participations, or has the right to appoint or dismiss a majority of the members of the entity's Board of Directors (or a comparable body). The beneficial owner can exercise control either directly or indirectly\* through one or more companies or entities.

In a general partnership, beneficial owners are considered to be the partners, and in a limited partnership, beneficial owners are the active partner(s). In associations, religious communities, housing co-operatives and housing and property companies, the members of the board of directors are considered to be the beneficial owners. In foundations, the beneficial owners are the members of the board of directors and the members of the supervisory board.

If a beneficial owner cannot be named on the above-mentioned grounds, the beneficial owners will be considered to be the organisation's board of directors or active partners, the Managing Director or a person in similar position.

If the entity is listed on the stock exchange, or is a municipality, a joint municipal authority or a municipally owned company, a beneficial owner does not need to be named.

\* for more detailed instructions, see the end of the form

**Beneficial owners' details:** (There are more fields at the end of the form)

	Beneficial owner	Beneficial owner	Beneficial owner
Name			
National identity number**			
Country of birth			
Citizenship			
Country of taxation			
Taxpayer Identification Number			
Politically exposed person***	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes
Holding	_____ %	_____ %	_____ %

\*\* If the beneficial owner does not have a Finnish Social Security Number, a copy of this person's passport must be appended to the form.

\*\*\* Is the beneficial owner (or his/her family member or business partner) a politically exposed person (a high-standing official or holding an important political position)?

More information about the handling of personal data is available at [www.mandatumlife.fi/information-for-the-policyholders](http://www.mandatumlife.fi/information-for-the-policyholders).

**5. Additional information**
**Signature**

<b>Place and Date</b>  _____  _____	We confirm that the information we have given is correct. We undertake to report without delay any changes that may occur in the information we have given.
	Signature
	Name in block letters
	The undersigned is a person/persons who has/have the right to sign on behalf of the company.

**Identification** (To be filled in by Mandatum Life's contact person)

**The entity has been identified through:**

- Extract from trade register  
 Extract from foundation register  
 Other register \_\_\_\_\_

**The private customers and the person(s) acting on behalf of an institutional customer have been identified through:**

1. Name and national identity number: _____  _____ <input type="checkbox"/> Driving licence <input type="checkbox"/> Passport <input type="checkbox"/> Identification card <input type="checkbox"/> A copy of the identification document <b>or</b> <input type="checkbox"/> The grantor of the identification document _____ and number _____	2. Name and national identity number: _____  _____ <input type="checkbox"/> Driving licence <input type="checkbox"/> Passport <input type="checkbox"/> Identification card <input type="checkbox"/> A copy of the identification document <b>or</b> <input type="checkbox"/> The grantor of the identification document _____ and number _____
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**Return to** Attach a copy of a document proving the identity of the undersigned, such as a passport, identification card or driving licence.

Mandatum Life Insurance Company Limited,  
 Asiakasposti/2011, Kalevantie 3, 20520 Turku, Finland

You can also submit the form, scanned and signed, via Mandatum Life's Web Service. Log in to the Web Service at the address [www.mandatumlife.fi](http://www.mandatumlife.fi) and send a scanned version of the form as an attachment in the Messages section. Attach a copy of a document proving the identity of the undersigned, such as a passport, identification card or driving licence.

**Mandatum Life customer service** Tel. 0200 31190 (Inc/mnc)

Beneficial owners' details:			
	Beneficial owner	Beneficial owner	Beneficial owner
Name			
National identity number**			
Country of birth			
Citizenship			
Country of taxation			
Taxpayer Identification Number			
Politically exposed person***	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes
Holding	_____ %	_____ %	_____ %

Beneficial owners' details:			
	Beneficial owner	Beneficial owner	Beneficial owner
Name			
National identity number**			
Country of birth			
Citizenship			
Country of taxation			
Taxpayer Identification Number			
Politically exposed person***	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes
Holding	_____ %	_____ %	_____ %

Beneficial owners' details:			
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National identity number**			
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Citizenship			
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Taxpayer Identification Number			
Politically exposed person***	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes
Holding	_____ %	_____ %	_____ %

\*\* If the beneficial owner does not have a Finnish Social Security Number, a copy of this person's passport must be appended to the form.

\*\*\* Is the beneficial owner (or his/her family member or business partner) a politically exposed person (a high-standing official or holding an important political position)?

More information about the handling of personal data is available at [www.mandatumlife.fi/information-for-the-policyholders](http://www.mandatumlife.fi/information-for-the-policyholders).

## Background information

Mandatum Life has a legal obligation to identify and know its customers. Mandatum Life must know, for example, the financial position, ownership structure and beneficial owners of its institutional customers. By providing us with the information we need, you are helping to fight crime and bearing your social responsibility. All of the information you provide will be kept confidential.

The obligation to identify customers is based on the Act on Detecting and Preventing Money Laundering and Terrorist Financing and the Financial Supervisory Authority's regulations and guidelines. Mandatum Life is additionally obligated by the Foreign Account Tax Compliance Act (FATCA) and the OECD's Common Reporting Standard (CRS) to identify customers whose country of taxation is other than Finland.

### 1. Financial institution

Financial institution refers to a custodian or depository institution, an investment entity or a specified insurance company. Financial institution also means an entity that practices (or another operator that governs that entity practices) one or more of the following activities in its business activities on behalf of a customer:

- securities trading or trading with other financial instruments;
- individual or collective portfolio management; or
- otherwise invests, administers or manages financial assets or other assets.

### 2. Active non-financial entity

Entities classified as non-financial entities are those whose previous calendar year's (or similar reporting period's)

- gross earnings mainly consist of business, for example, trade and/or services, and less than half of the gross income consists of so-called passive income<sup>1</sup>, and
- assets are, for less than half, made up of assets that produce or which are intended to produce so-called passive income.

Active non-financial entities include:

- entities whose income mainly comes from activities other than investments (for more detailed description, see above)
- listed companies or their related entities<sup>2</sup>
- start-up companies for the first two years
- companies that are being liquidated or going bankrupt

- holding companies or corporate financial centres whose operations mainly consist of managing the share capital (or part of it) of related entities or offering financing and hedging services to related entities that are not financial institutions
- non-profit organisations
- governmental organisations, international organisations and central banks.

### 3. Passive non-financial entity

Entities other than financial institutions or active non-financial entities are classified as passive non-financial entities.

Most of the revenue from passive non-financial entities is generated from passive income, i.e. essentially from investments. Passive non-financial entities do not have any significant active production of goods and/or services.

### 4. Politically exposed person

Mandatum Life is also under obligation to determine whether its customer or its institutional customer's beneficial owner is a politically exposed person.

A politically exposed person is considered to be Finland's or another state's:

- head of state
- ministers
- members of parliament
- members of a political party's governing body
- members of the highest courts, constitutional court or other similar legal body
- members of the highest decision-making body in charge of controlling public finances that corresponds to the court of auditors and national audit office
- members of a central bank's executive board
- ambassadors and representatives
- officers who are at least military generals
- members of administrative, executive and supervisory bodies of a company wholly owned by the state
- members of the boards of and heads of international entities.

A person is politically exposed if he/she is in or has held a significant public position within one year. Such a person's inner circle (e.g. spouse, children, parents, business partners) are also considered politically exposed.

<sup>1</sup> Passive income can consist of dividends, interest, rental income and royalties, annuities, a life insurance death benefit, other insurance income, passive income from profit gained from the sale of assets, profit from the sale of raw materials and profit from the sale of currency and derivatives.

<sup>2</sup> A unit is considered a related entity of another unit if one of the units controls the other or if both units are under joint control.

## What is meant by beneficial owner?

A beneficial owner/Beneficial owners must always be named for the entity (excl. stock-exchange-listed companies, municipalities, joint municipal authorities and municipally owned companies).

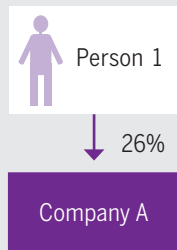
A beneficial owner is a person(s) who can influence the entity's decision-making, e.g., by virtue of a certain share ownership or control.

- a) The beneficial owner is always a natural person who has control in the entity. Control arises if the person owns or controls more than 25 per cent of the voting rights carried by the entity's shares (capital, participations or voting rights), or has the right, on the basis of his/her control, to appoint or dismiss a majority of the members of the entity's Board of Directors (or a comparable body).
- b) In a general partnership, beneficial owners are considered to be the partners, and in a limited partnership, beneficial owners are the active partner(s). In associations, religious communities, housing co-operatives and housing and property companies, the members of the board of directors are considered to be the beneficial owners. In foundations, the beneficial owners are the members of the board of directors and the members of the supervisory board.
- c) The beneficial owner can exercise control either directly or indirectly through one or more companies or entities.

### Example 1

Company A is a customer of Mandatum Life. Person 1 owns 26% of the company's shares. Person 1 is the beneficial owner, as he/she holds more than 25% of Company A's shares.

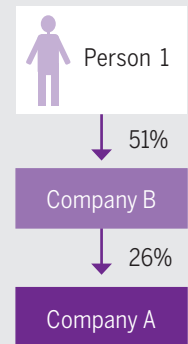
Person 1 is entered in the form as the **beneficial owner**.



### Example 2

Company A is Mandatum Life's customer. Company B owns 26% of Company A's shares and Person 1 owns 51% of Company B's shares. Person 1 is the beneficial owner, as with a majority holding (more than 50%) of Company B's shares, Person 1 indirectly also has control in Company A.

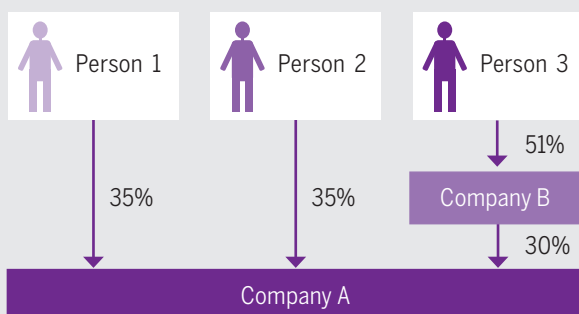
Person 1 is entered as the **beneficial owner**. In addition, the ownership structure must be described in the section **Description of the ownership structure of the entity**.



### Example 3

Company A is Mandatum Life's customer. Persons 1 and 2 each own 35% and Company B owns 30% of Company A's shares. Person 3 owns 51% of Company B's shares. Person 3 is thus also Company A's beneficial owner (cf. example 2).

Persons 1, 2 and 3 are entered in the form as the **beneficial owner**. In addition, the ownership structure must be described in the section **Description of the ownership structure of the entity**.



### Example 4

Company A is Mandatum Life's customer. Company A is co-owned by Company B, C and D, each holding 10% of the shares. Person 1 owns 100% of Company B's, C's and D's shares. Person 1 is thus Company A's beneficial owner, as more than 25% ownership in three companies grants indirect control in Company A.

Person 1 is entered in the form as the **beneficial owner**. In addition, the ownership structure must be described in the section **Description of the ownership structure of the entity**.

