

Instruction page for completion of Identity verification, third party determination and politically exposed persons (PEP) for individual owners



For all universal life and permanent life insurance products, complete form 4830-E – select Life insurance. For non-registered investment and wealth products: accumulation annuities (including segregated funds), guaranteed investment certificates (GICs), payout annuities and mutual funds, complete form 4830-E – select Investments and Wealth.

To be completed with the understanding that Sun Life will rely on the information to conduct Client due diligence required under the Proceeds of Crime (Money Laundering) and Terrorist Financing Act and to satisfy applicable regulatory requirements.

Complete form 4830-E if the applicant/owner is an individual/sole proprietor.

- **What is a Sole Proprietorship?** A sole proprietorship, also known as a sole trader or a proprietorship, is an unincorporated business entirely owned by one person who pays personal income tax on profits earned from the business. A sole proprietorship has no separation between the business entity and its owner.
- **Who is a Sole Proprietor?** A person who is the exclusive owner of an unincorporated business and its assets, entitled to keep all profits after personal income tax has been paid and is liable for all losses.

If completing a paper form and additional space is needed for any section of this form, complete the applicable sections on a new 4830-E form, along with sections 6 and 7.

1 Identity verification

- For Detailed occupation/pre-retired occupation/principal business, a detailed occupation or job title is required. Examples: manager of customer service or salesperson of office equipment. If 'retired' is provided as the occupation, include details of the pre-retirement occupation. Examples: retired building contractor or retired teacher.
- The address should be the residential address of the applicant/owner/sole proprietor (include the street, city, province, country and postal code). PO Box and general delivery addresses are not acceptable. Provide the address that a 911 responder would be dispatched to.
- **Identification method** – Complete one of the options (A or B) as outlined below. Record all information on the 4830-E; **do not attach photocopies to the form.**

- **Method A) Photo identification**

You may verify the identity of a person by referring to a government-issued photo identification document. To do so, the document must:

- be **authentic, valid and current**;
- be issued by a federal, provincial or territorial government (or by a foreign government if it is equivalent to a Canadian document);
- indicate the person's name;
- include a photo of the person;
- include a unique identifying number; and
- match the name and appearance of the person being identified.

Photo identification documents issued by municipal governments, Canadian or foreign, are not acceptable.

You can determine whether a government-issued photo identification document is **authentic, valid and current** by:

- viewing it in person, and
- by looking at the characteristics of the original physical document and its security features (or markers, as applicable) **in the presence of the person being identified.**

This will allow you to be satisfied that it is authentic, as issued by the competent authority (federal, provincial, or territorial government), valid (unaltered, not counterfeit) and current (not expired).

Notes:

- Acceptable documents must be one with a photo. A valid document is authentic (not a copy), has a unique identifying number and has not expired.
- Authentic documents must be viewed while in the presence of the individual whose identity is being verified. It is not enough to only view a person and their government-issued photo identification document through a video conference or another type of virtual application.
- Viewing a copy of a digitally scanned image of the photo identification document is not acceptable.

1 Identity verification (continued)

If you use the government-issued photo identification method, you must record:

- the person's name;
- the date on which you verified the person's identity;
- the type of document used (for example, driver's licence, passport, etc.);
- the unique identifying number of the document used;
- the jurisdiction (province or state) and country of issue of the document; and
- the expiry date of the document, if available (if this information appears on the document or card, you must record it).

Examples of acceptable documents include, but are not limited to:

- Driver's licence
- Passport
- Health card (with photo) (except PEI, ON, NS & MB)
- Provincial photo ID card
- Citizenship card (with photo issued prior to 2012)
- Permanent Resident card
- Work permit/work visa
- Secure Certificate of Indian Status
- Landed Immigrant card
- Convention Refugee Status card
- Nexus card

Examples of unacceptable documents include, but are not limited to:

- Baptismal certificate
- Birth certificate
- Social Insurance Number (SIN) card
- Hospital certificate of birth
- Provincial health card for PEI, Ontario, Nova Scotia or Manitoba. In Quebec, you cannot request to see a Client's health card but you may accept it if the Client wants to use it for identification purposes.
- Firearms licence
- Temporary driver's licence
- Reference to another application/contract

• Method B) Dual process

You may verify the identity of a person by using the dual-process method, which consists of doing any **two** of the following:

- referring to information from a reliable source that includes the **person's name** and **address** and confirming that the name and address are those of the person;
- referring to information from a reliable source that includes the person's **name** and **date of birth**, and confirming that the name and date of birth are those of the person; or
- referring to information that includes the person's **name** and confirms that they have a **deposit account, or other loan account with a financial entity**, and confirming that information.

The information you refer to **must** be valid and current **and** come from two different reliable sources. This information could be found in **statements, letters, certificates, forms or other information sources** that can be provided through an original version or by another version of the information's original format such as a fax, a photocopy, a scan, or an electronic image. For example, you can rely on a fax, photocopy, scan or electronic image of a government-issued photo identification document as one of the two pieces of information required to verify a person's identity.

You **cannot** use the same source for the two categories of information you choose to verify a person's identity. For example, you cannot rely on a bank statement from Bank A that includes the person's name and address and another bank statement from Bank A that includes the person's name and confirms that the person holds a deposit account, as Bank A would be the same source of both categories of information. You can, however, refer to a bank statement from Bank A that contains the person's name and confirms that the person holds a deposit account, and rely on an electronic image of a driver's licence to confirm the person's name and address.

For further precision, the possible combinations for this method include:

Referring to information from one reliable source that includes the person's **name** and **address** and confirming that this matches the information provided by the person, and referring to information from a different reliable source that includes the person's **name** and **date of birth** and confirming that this matches the information provided by the person.

OR

1 Identity verification (continued)

Referring to information from one reliable source that includes the person's **name** and **address** and confirming that this matches the information provided by the person, and referring to information from a different reliable source that includes the person's **name** and a **financial account** (specifically, a deposit account or a loan account) and confirming this information.

OR

Referring to information from one reliable source that includes the person's **name** and **date of birth** and confirming that this matches the information provided by the person, and referring to information from a different reliable source that includes the person's **name** and a **financial account** (specifically, a deposit account or a loan account) and confirming this information.

What is a reliable source?

A reliable source is an originator or issuer of information that you trust to verify the identity of the Client. When you are relying on a source to verify a Client's name and address or a Client's name and date of birth, the source must be reliable.

Reliable source information:

- Source should be well known, reputable, and is considered one that you trust to verify the identity of the Client. Examples include federal, provincial, territorial and municipal levels of government, crown corporations, financial entities or utility providers.
- Source cannot be Sun Life.
- Source cannot be you (the advisor), as the reporting entity.
- Source cannot be the individual whose identity is being verified.
- Cannot rely on information issued by a single source, even if it confirms name, address, date of birth and account.

What is an acceptable document?

- Paper or electronic document and must be viewed. If any information has been obscured, the document is not acceptable.
- Must have been received or obtained from the issuer through posted mail or electronically.
- Must be unaltered.

Electronic document (a document received through email directly from the issuer or downloaded directly from the issuer's website):

- Client can show the electronic document they received or downloaded.
- Client can email you the electronic document they received or downloaded.
- Client can show the document on their electronic device (examples: smartphone, tablet or laptop).
- Client can print the electronic document they received or downloaded.
- Client can show you the document in the original form such as .pdf (Adobe) or .xps (Microsoft viewer).
- Photocopies, faxed or digitally scanned documents are acceptable.

Note: Credit card statements/information cannot be used (Sun Life does not/will not store any credit card information).

1 Identity verification (continued)

Examples of reliable sources of information under the dual process method:

Reliable sources or information to verify name and address	Reliable sources or information to verify name and date of birth	Reliable sources of information to verify name and confirm a financial account (specifically, a deposit account, or loan account)
<p>Issued by a Canadian government body:</p> <ul style="list-style-type: none"> • A fax, photocopy, scan or electronic image of a government-issued photo identification document. • Any statement, form, certificate or other source issued by a Canadian government body (federal, provincial, territorial or municipal): <ul style="list-style-type: none"> ○ Canada Pension Plan (CPP) statement ○ Property tax assessment issued by a municipality ○ Provincially issued vehicle registration • Benefits statement <ul style="list-style-type: none"> ○ Federal, provincial, territorial and municipal levels <p>Issued by other Canadian sources</p> <ul style="list-style-type: none"> • Utility bill (for example, electricity, water, telecommunications) • Canada 411 • Record of Employment • Registered investment account statements (for example, RRSP, TFSA or RRIF) • Canadian credit file that has been in existence for at least six months • Product from a Canadian credit bureau or other third party (containing two trade lines in existence for at least six months) • Insurance documents (home, auto, life) • For a currently enrolled student, a transcript or documentation issued by a school that contains a unique reference number 	<p>Issued by a Canadian government body:</p> <ul style="list-style-type: none"> • A fax, photocopy, scan or electronic image of a government-issued photo identification document. • Any statement, form, certificate or other source issued by a Canadian government body (federal, provincial, territorial or municipal): <ul style="list-style-type: none"> ○ Birth certificate ○ Marriage certificate or government-issued proof of marriage document (long-form which includes date of birth) ○ Divorce documentation ○ Permanent resident card ○ Citizenship certificate ○ Temporary driver's licence (non-photo) <p>Issued by other Canadian sources:</p> <ul style="list-style-type: none"> • Canadian credit file that has been in existence for at least six months • Product from a Canadian credit bureau (containing two trade lines in existence for at least six months) • Investment account statements (for example, RRSP, GIC) • Insurance documents (home, auto, life) <p>Issued by a foreign government:</p> <ul style="list-style-type: none"> • Travel visa 	<p>Confirm that the person has a deposit account or loan account by means of:</p> <ul style="list-style-type: none"> • Bank statement for deposit or chequing accounts • Loan account statement (for example, mortgage) • Cheque that has been processed in the last statement period (cleared, insufficient funds) by a financial institution • Telephone call, email, letter, or other traceable means of confirmation from the financial entity holding the deposit account or loan account • Product from a Canadian credit bureau (containing two trade lines in existence for at least six months) • Use of micro-deposits

2 Third party determination

A third party is any person or entity that is not the owner, who may give instructions, make use of or make payments to the application/contract.

Some examples of third parties include:

- a power of attorney acting on behalf of the applicant/owner.
- a person or entity paying for the application/contract who is not the applicant/owner.
- a collateral assignee/hypothecary creditor.

A **No** or **Yes** answer must be given to the third party question. It cannot be left blank.

If **Yes**, provide additional information about the third party.

If the third party is an individual,

- For Detailed occupation/pre-retired occupation/principal business, a detailed occupation or job title is required. Examples: manager of customer service or salesperson of office equipment. If 'retired' is provided as the occupation, include details of the pre-retirement occupation. Examples: retired building contractor or retired teacher.
- The address must be the residential address of the third party (include the street, city, province, country and postal code). PO Box and general delivery addresses are not acceptable. Provide the address that a 911 responder would be dispatched to.
- The telephone number must be provided.

If the third party is an entity,

- For Detailed principal business (holding companies must indicate the nature of their principal holding whether active or passive)
- The address must be the business address of the third party (include the street, city, province, country and postal code). PO Box and general delivery addresses are not acceptable. Provide the address that a 911 responder would be dispatched to.
- The business phone number must be provided.

Note: If you are not able to make a third party determination but have reasonable grounds to suspect that a third party is involved, describe the reason(s) why you suspect a third party is involved by emailing money.laundering@sunlife.com.

3 Politically exposed persons (PEP)/Head of an international organization (HIO)

What is a politically exposed person (PEP) or Head of international organization (HIO)?

A politically exposed person (PEP) or the head of an international organization (HIO) is a person entrusted with a prominent position that typically comes with the opportunity to influence decisions and the ability to control resources. The influence and control a PEP or HIO has put them in a position to impact policy decisions, institutions and rules of procedure in the allocation of resources and finances, which can make them vulnerable to corruption.

Part of knowing the applicant/owner is determining whether a person is a foreign PEP, a domestic PEP, a HIO, or a family member or close associate of one of these people.

Note: A family member or close associate can be a person that is either living or deceased.

Family members include:

- spouse, civil union spouse or common-law partner
- children/step-children
- sibling/half-siblings/step-siblings
- biological/adoptive/step parent
- biological/adoptive/step parent of the applicant/owner's spouse, civil union spouse or common-law partner

Close associates:

A close associate is someone who is closely connected with the applicant/owner for personal or business reasons.

Examples of circumstances that help to determine if someone is closely connected to the applicant/owner include, but are not limited to:

- Transactions that occur between a PEP or an HIO and the applicant/owner.
- Business activities between a PEP or an HIO and the applicant/owner.
- Media coverage linking a PEP or an HIO and the applicant/owner.
- A personal relationship, such as a romantic relationship or close friendship between a PEP or an HIO and the applicant owner.

Politically exposed foreign persons (PEFP) (living or deceased, current or ever held)

Indicate for each applicant/owner if they, their family member or close associate currently holds or had ever held one of the listed positions or offices in or on behalf of a country other than Canada.

A **No** or **Yes** answer must be given to the PEFP question. It cannot be left blank.

If **Yes**, provide additional information about the PEFP.

3 Politically exposed persons (PEP)/Head of an international organization (HIO) (continued)

Positions or offices in or on behalf of a country other than Canada:

1. member of the executive council of government
2. president (head) of a state-owned company
3. president (head) of a state-owned bank
4. deputy minister (or equivalent rank) in government
5. ambassador
6. counsellor of an ambassador
7. attaché
8. leader (or president) of a political party represented in a legislature
9. head of state
10. head of government
11. head of a government agency
12. judge of a supreme court, constitutional court or other court of last resort
13. military officer with a rank of general or above
14. member of a legislature

Politically exposed domestic persons (PEDP) (living or deceased, current or in the past 5 years)

Indicate for each applicant/owner if they, their family member or close associate holds one of the listed positions or offices in or on behalf of Canada, currently or in the past 5 years.

A **No** or **Yes** answer must be given to the PEDP question. It cannot be left blank.

If **Yes**, provide additional information about the PEDP.

Positions or offices in or on behalf of Canada:

1. governor general
2. lieutenant governor
3. member of the senate
4. member of the house of commons
5. member of a legislature
6. deputy minister (or equivalent rank) in government
7. ambassador
8. counsellor of an ambassador
9. attaché
10. military officer with a rank of general or above
11. president of a corporation that is wholly owned directly by Her Majesty in right of Canada or a province
12. head of a government agency
13. judge of an appellate court in a province
14. judge of the federal court of appeal
15. judge of the supreme court of Canada
16. leader (or president) of a political party represented in a legislature
17. holder of any prescribed office or position
18. mayor

Note: The following positions can be held on behalf of the Government of Canada, in a country other than Canada:

- Ambassador (for example: Position held: Canadian ambassador, Organization or institution: Government of Canada, Country where position held: Finland)
- Military officer with a rank of general or above (for example: Position held: Lieutenant-General, Organization or institution: Canadian Armed Forces, Country where position held: Iraq)
- Mayor (the head of a city, town, village and rural or metropolitan municipality, regardless of the size of the population)

3 Politically exposed persons (PEP)/Head of an international organization (HIO) (continued)

Head of international organization (HIO) (living or deceased, current or in the past 5 years)

Indicate for each applicant/owner if they, their family member or close associate currently is the head of an international organization or the head of an institution established by an international organization. An international organization is an organization set up by the governments of more than one country and established by means of a formally signed agreement between those governments.

A **No** or **Yes** answer must be given to the HIO question. It cannot be left blank.

If **Yes**, provide additional information about the HIO.

Examples of international organizations include, but are not limited to:

- North Atlantic Treaty Organization (NATO)
- Organization for Economic Co-operation and Development (OECD)
- International Monetary Fund (IMF)
- World Bank Group
- World Health Organization (WHO)
- La Francophonie

Note: If you have reasonable grounds to suspect there is an undisclosed PEP or HIO involved, email details to money.laundering@sunlife.com.

4 Source of payment, purpose of product and source of wealth

4.1 Source of payment for this application/contract (select all that apply)

- Complete to identify how the money being deposited to the contract was obtained.

4.2 Purpose and intended use of the product applied for (select one)

- Select the most appropriate option from the list provided.

Note: The type of product applied for cannot be provided as the purpose or intended use of product. Example: Life insurance policy or GIC cannot be indicated.

4.3 Source of wealth (select all that apply)

- Complete this section to identify the origin of total assets for each applicant/owner that has answered **Yes** to any of the PEP/PEDP/HIO questions.

5 International tax residency self-certification for FATCA/CRS

Regardless of the Client's current residency and citizenship, each individual applicant/owner must complete this section.

We will use the information provided to determine whether we must report the Client's contract to the CRA (Canada Revenue Agency). If this section is not completed, we may be required to report the Client's contract information to the CRA.

Note: If there are any future changes to the information provided in this section, the Client must notify us within 30 days and provide a new self-certification.

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 rules to determine whether you are a resident of their country and subject to their tax rules. Those rules 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 rules applicable to the country in question.

Taxpayer Identification Number (TIN) is a unique identifier made of letters and/or numbers that the jurisdiction assigns to an individual. The jurisdiction uses the TIN in administering its tax laws to identify the individual. Enter the TIN in its official format.

Note: If the Client is a tax resident in any jurisdiction other than Canada and does not have a Taxpayer Identification Number (TIN) from those jurisdiction(s) when you complete this form, they must apply for one within 90 days, unless reasons B or C are chosen in the CRS section. Reasons that fall under 'Other' for not having a TIN include; not being eligible to receive one.

Upon receipt of their TIN the Client must notify Sun Life within 15 days.

If they fail to provide their TIN, they may be subject to a penalty under the Income Tax Act (Canada).

If additional space for this section is required, complete the applicable sections on the International tax self-certification for individuals (4573-E) form.

6 Applicant/owner declaration

Each applicant/owner must review the answers recorded, sign and date this section with the understanding that Sun Life will rely on the information provided.

7 | Advisor attestation

The advisor must complete this section to confirm that the necessary identity verification documents have been viewed in person or non-face-to-face via video conference, and that the advisor understands that Sun Life will rely on the information provided. If the Client is the advisor, this section must be completed by another licensed advisor or a District Director.