



# Lifestream Guaranteed Income via Colonial First State FirstChoice Instruction sheet

Completing the identification form for Australian companies

## Identification and Verification

All clients applying for a new policy must complete the identification procedures for the purposes of Anti-Money Laundering and Counter-Terrorism Financing laws. In addition, in order to comply with the obligations of the Foreign Account Tax Compliance Act (FATCA) we are required to collect further information. To do this, you need to complete the attached form.

We have prepared this instruction sheet to assist you in filling out the attached form.

## What do I need to complete?

The below table provides you with a guide to which sections you need to complete as identified by a solid dot (●) and also provides a brief explanation of each of the sections. Where an empty dot (○) appears you do not need to complete this section.

## FAQS

### Will documents in a language other than English be accepted?

Documents that are written in a language that is not English must be accompanied by an English translation prepared by an accredited translator. An accredited translator is any person who is currently accredited by the National Accreditation Authority for Translators and Interpreters Ltd (NAATI) at the level of Professional Translator or above.

## How do I get a document certified?

To be correctly certified, we need the documents to be certified as 'True copy of the original document' and signed by one of the following:

- Justice of the Peace
- Solicitor
- Police Officer
- Magistrate
- Notary Public (for the purposes of the Statutory Declaration Regulations 1993)
- Employee of Australia Post (with two or more years of continuous service)
- Your financial adviser (provided they have two or more years of continuous service)
- Your accountant (provided they hold a current membership to a professional accounting body)
- Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955)
- An officer of a bank, building society, credit union or finance company provided they have two or more years of continuous service.

The party certifying the ID document(s) will also need to state what position they hold and sign and date the document(s). If the certification does not appear on the document(s), you may be asked to send in new certified documents.

## SECTION

<b>1</b>	<b>Australian Company identification procedure</b>	
1.1	General information	•
1.2	Company Type	•
1.3	Directors	•
1.4	Listing and Regulatory Details	•
		Complete Section 1.4 only if the company is a 'Proprietary' company.
1.5	Beneficial owners	Complete Section 1.5 if the company is a 'Proprietary' company which is not regulated (as selected in Section 1.2)
1.5.1	Shareholder Beneficial Owners	
1.5.2	Other Beneficial Owners	
<b>2</b>	<b>FATCA information</b>	•
<b>3</b>	<b>Australian Company verification procedure</b>	CommInsure will perform the Australian Company verification procedure. However if we cannot access the information to complete this procedure, we may ask you to provide us with further information.
<b>4</b>	<b>Record of verification procedure</b>	To be completed by the adviser.



SAVE FORM

PRINT FORM

**GUIDE TO COMPLETING THIS FORM**

- This form is for AUSTRALIAN COMPANIES only. For companies incorporated outside of Australia use the FOREIGN COMPANIES IDENTIFICATION FORM.
- Complete one form for each company.
- Complete separate INDIVIDUAL ID Forms for each of the company's Beneficiary Owners.
- Complete all applicable sections of this form in BLOCK LETTERS.

**SECTION 1: AUSTRALIAN COMPANY IDENTIFICATION PROCEDURE**

**1.1 General Information**

Full name as registered by ASIC

ACN

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**Registered address** (PO Box is not acceptable)

Street		
Suburb	State	Postcode
Country		

**Principal place of business** (if any) (PO Box is not acceptable)

Street		
Suburb	State	Postcode
Country		

For companies registered outside of Australia do not use this form but rather complete the FOREIGN COMPANIES IDENTIFICATION FORM.

**1.2 Company Type** (select (✓) only ONE of the following categories)

**Proprietary** (companies whose name ends with Proprietary Ltd or Pty Ltd, also known as private companies), proceed to 1.3

**Public** (companies whose name does not include the word Pty or proprietary), proceed to 1.4

**1.3 Directors** (required for all Proprietary Companies as per 1.2, NOT required for Public Companies)

Provide the names of all directors.

	Full given name(s)	Surname
1		
2		
3		
4		

If there are more directors, provide details on a separate sheet and tick this box .

**1.4 Listing and Regulatory Details** (select (✓) any of the following categories **if applicable**)

**Australian listed company** (companies that are listed on an Australian financial market such as the ASX) Proceed to Section 2

Name of market/exchange

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**Majority-owned subsidiary of an Australian listed company** (companies that are majority owned by an Australian company that is listed on an Australian financial market such as the ASX). Proceed to Section 2

Australian listed company name

Name of market/exchange

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**Regulated company** (A company whose activities are subject to the supervision of a Commonwealth, State or Territory statutory regulator beyond that provided by ASIC as a company registered body. In this context 'Regulated' means subject to supervision beyond that provided by ASIC as a company registration body). Examples include Australian Financial Services Licensees (AFSL), Australian Credit Licensees (ACL) or Registrable Superannuation Entity (RSE) Licensees. Proceed to Section 2

Regulator name

Licence details (eg AFSL, ACL, RSE)

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**SECTION 1: AUSTRALIAN COMPANY IDENTIFICATION PROCEDURE (continued)**

**1.5 Beneficial ownership** (to be completed for all companies that are not Australian Public Listed companies, majority owned by an Australian Public Listed company or Regulated Companies as per 1.4)

Are there any individuals who ultimately own 25% or more of the company's issued share capital (through direct or indirect shareholdings)?

     **Yes** (Complete 1.5.1)      **No** (Complete 1.5.2)

**1.5.1 Shareholder Beneficial Owners** (provide the names of the individuals who ultimately own 25% or more of the company's issued share capital (through direct or indirect shareholdings).

When you give us personal information about another person, you represent that you are authorised to do so and agree to inform that person of the contents of this statement as it relates to them.

**Complete separate individual customer ID Forms for each of these individuals.**

Full given name(s)	Surname
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

If Beneficial Owner name/s are provided above, proceed to Section 2.

**1.5.2 Other Beneficial Owners**

If there are no individuals who meet the requirement of 1.5.1, provide the names of the individuals who directly or indirectly control\* the company.

\*includes exercising control through the capacity to determine decisions about financial or operating policies; or by means of trusts, agreements, arrangements, understanding & practices; voting rights of 25% or more; or power of veto. If no such person can be identified then the most senior managing official/s of the company (such as the managing director or directors who are authorised to sign on the company's behalf).

**Complete separate individual customer ID Forms for each of these individuals.**

Full given name(s)	Surname	Role (such as Managing Director)
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

If there are more Beneficial Owners, please provide details on a separate sheet and tick this box

## SECTION 2: FATCA INFORMATION (US FOREIGN ACCOUNT TAX COMPLIANCE ACT)

### FATCA Status (select only one of the following categories and provide the information requested)

**Financial Institution** (A custodial or depository institution, an investment entity or a specified insurance company for FATCA purposes)

Provide the company's Global Intermediary Identification Number (GIIN), if applicable

If the company does not have a GIIN or has applied for one that has not been issued, please provide its FATCA status:

Certified Deemed Compliant Financial Institution

Excepted Financial Institution

Exempt beneficial owner

Non reporting IGA Financial Institution

Non-participating Financial Institution

Other (describe the FATCA status in the box provided)

If the company is a Financial Institution Section 2 is now complete, proceed to Section 3.

**Non-Financial Public Company or a corporate Australian Registered Charity** (Public companies as per 1.3 that are not Financial Institutions as described above)

If the company is a Public Company, Section 2 is now complete, proceed to Section 3. complete, proceed to Section 3.

**Non-Financial Proprietary Company** (Proprietary companies as per 1.3 that are not Financial Institutions as described above)

Are any of the beneficial owners US citizens or residents of the US for tax purposes?

Yes

No

If **Yes**, provide an individual ID Form for this Beneficial Owner, including their US Taxpayer Identification Number (TIN), unless already provided in part 1.5 of this form.

## SECTION 3: AUSTRALIAN COMPANY VERIFICATION PROCEDURE (ADVISER USE ONLY)

Identification documentation is to be provided to verify the information listed in the standard or alternate verification procedure described below. The alternate verification procedure is to be used for regulated or listed companies as described in Section 1.2 of this form. All other companies are to be verified according to the standard verification procedure.

### Standard verification procedure

Information to be verified:

- The full name of the company as registered by ASIC.
- Whether the company is registered as a proprietary or a public company.
- The ACN issued to the company.

### Select (✓) ONE of the following verification options used to verify the Company

- Perform a search of the relevant ASIC database.
- If the ASIC database is not reasonably available, an original or certified copy of the certification of registration issued by ASIC.

**Alternative verification procedure** for a regulated company, an Australian listed company or a majority owned subsidiary of an Australian listed company (as described in Section 1.2 of this form)

Information to be verified:

- The full name of the company.
- That the company is a regulated company, an Australian listed company or a majority owned subsidiary of an Australian listed company (whichever is applicable).

### Select (✓) select one or more of the following options used to verify the Company

- Perform a search of the relevant market/exchange.
- Perform a search of the relevant ASIC database.
- Perform a search of the licence or other records of the relevant Commonwealth, State or Territory statutory regulator.
- A public document issued by the relevant company.

If one of the primary ID documents listed above is not available, refer to the IDENTIFICATION FORM INDIVIDUALS & SOLE TRADERS to determine which secondary or foreign ID documents should be used to verify the individual trustee and list these documents below.

### Important note:

- Either attach a legible certified copy of the ID documentation used to verify the company OR
- Alternatively, if agreed between your licensee and CommInsure, complete the Record of Verification Procedure section below and DO NOT attach copies of the ID Documents.

**SECTION 4: RECORD OF VERIFICATION PROCEDURE (ADVISER USE ONLY)**

ID document details	Document 1	Document 2 (if required)
Verified from	<input type="checkbox"/> Performed search <input type="checkbox"/> Original <input type="checkbox"/> Certified copy	<input type="checkbox"/> Performed search <input type="checkbox"/> Original <input type="checkbox"/> Certified copy
Document issuer/Website		
Public document type		
Issue date/Search date		

By completing and signing this Record of Verification Procedure I declare that:

- an identity verification procedure has been completed in accordance with the AML/CTF Rules, in the capacity of an AFSL holder or their authorised representative
- individual customer ID Forms have been provided for the company’s Beneficial Owners (where applicable); and
- (If applicable) the FATCA information provided is reasonable considering the documentation provided.

AFS Licensee name	AFSL No.
<input type="text"/>	<input type="text"/>
Representative/Employee name	Phone No.
<input type="text"/>	<input type="text"/>
Signature	Date verification completed
<input type="text"/>	<input type="text"/>

<p><b>Post</b></p> <p>Colonial First State                  Reply Paid 27                  SYDNEY NSW 2001</p>	<p><b>ePost (adviser use only)</b></p> <p>Scan and upload the forms via ePost through FirstNet adviser</p>
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## GLOSSARY OF FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) TERMS

TERM	ACRONYM	DEFINITION
<b>Custodial account</b>	n/a	An account that holds any financial instruments or contracts held for investment for the benefit of another person. Exclusions include: retirement and pension accounts and non-retirement savings accounts (must meet certain requirements in respect of tax treatment and type or amount of contributions).
<b>Custodian</b>	n/a	A specialised Financial Institution responsible for safeguarding an Entity's or individual's financial assets. See also 'Custodial account'
<b>Deemed Compliant FFI</b>	DCFFI	A certain category of FFIs (eg local banks, local FFI members of PFFIs and certain investment vehicles) that can satisfy certain criteria set by the IRS without undertaking the full compliance steps required of a PFFI. The final FATCA regulation expanded on this definition and includes two main types – Registered Deemed Compliant (eg Local FFI, non-reporting member of an FFI, Qualified Collective Investment Vehicles and Restricted Funds); and Certified Deemed Compliant (eg non-registering local banks, retirement funds, not for profit organisations, and FFIs with only low value accounts).
<b>Excepted FFI</b>	EFFI	A class of NFFE that is exempt from being withheld or reported on. Includes companies listed on specified stock exchanges, entities that are engaged in active trade or business, and charitable organisations that are able to meet certain requirements. See also 'NFFE'
<b>Exempt Beneficial Owner</b>	EBO	Exempt Beneficial Owners are entities that are not subject to FATCA withholding. The types of entities that can be Exempt Beneficial Owners are listed in the US Regulations and in Annex II of the IGAs. In general, the following entities will ordinarily qualify as Exempt Beneficial Owners are Non-US Governments and governmental agencies, Non-US Central Banks, Retirement funds that meet certain requirements, International Organisations.
<b>Financial Institution</b>	FI	Any entity that: accepts deposits in the ordinary course of banking or similar business; or holds financial assets for the account of others as a substantial portion of its business; or is engaged primarily in the business of investing, reinvesting or trading securities, partnership interests, commodities or similar; or is a specified insurance company.
<b>Foreign Financial Institution</b>	FFI; FFIs	Any financial institution that is foreign to the United States.
<b>Global Intermediary Identification Number</b>	GIIN	Identification number assigned to a FFI that registers with the Internal Revenue Service. See also 'FFI'
<b>Internal Revenue Service</b>	IRS	US government agency responsible for tax collection and tax law enforcement.
<b>Investment Entity</b>	n/a	Any entity (which for the purposes of FATCA includes a legal arrangement such as a trust) that conducts, as a business, any of the following activities for or on behalf of a customer: 'trading in money market instruments' and other relevant instruments, 'individual and collective portfolio management' or 'investing, administering, or managing funds or money on behalf of other persons'. An entity is also an Investment Entity if it is managed by another entity that is an Investment Entity.
<b>Non-Financial Foreign Entity</b>	NFFE	An entity resident outside the United States (foreign entity) that is not a financial institution or engaged in business activities as a financial institution – usually a corporation or a company.
<b>Non-Participating FFI</b>	NPFFI	A FFI that has not entered into an 'FFI agreement' and does not undertake FATCA obligations. A Participating FFI can also become a NPFFI if it significantly fails to comply with its FATCA obligations. See also 'FFI agreement' and 'participating FFI'
<b>Owner Documented FFI</b>	ODFFI	Owner Documented Financial Institution apply to closely held Passive Investment Vehicles that are Investment Entities, where meeting the obligations under the Agreement would be onerous given the size of the entity. An Owner Documented Financial Institution must satisfy the following requirements: The Financial Institution must not maintain a Financial Account for any Non-Participating Financial Institution; The Financial Institution must not be owned by, nor be a member of a group of Related Entities with any Financial Institution that is a Depository Institution, Custodial Institution or Specified Insurance Company.
<b>Participating FFI</b>	PFFI	Any FFI that enters into an FFI agreement with the IRS under FATCA to undertake due diligence, withholding and reporting requirements for US account holders.
<b>Passive Investment</b>	n/a	An investment strategy involving limited ongoing buying and selling actions. Passive investors will purchase investments with the intention of long-term appreciation and limited maintenance. Any type of property income, earnings from a business that does not require direct involvement from the owner or merchant, rent from property, Interest from a bank account, dividend and interest income from owning securities, such as stocks and bonds etc.
<b>Registered Deemed-Compliant FFI</b>	RDCFFI	Is required to register with the Internal Revenue Service (IRS) and declare its status as deemed-compliant and attest to the IRS that it satisfies certain procedural requirements.
<b>Tax Identification Number</b>	TIN	Unique identification number for tax purposes which includes both Employer Identification number and Social Security number for US tax payers.

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