

CONFIRMATION OF YOUR COUNTRY OF RESIDENCE

Non-resident taxation: Are you eligible for tax treaty benefits?


You have been issued an NR4, "Statement of Amounts Paid or credited to Non-residents of Canada" to report the income earned on your policy.

The Canada Revenue Agency (CRA) has revised its position on how financial institutions administer the withholding tax rates for income earned by non-residents of Canada. In the past, we used your mailing address to determine your country of residence. If there was a tax treaty between that country and Canada, we applied the lowest tax withholding rate under the treaty to the type of income you earned.

Beginning in 2011, Empire Life must obtain confirmation of your country of residence from you for tax purposes. If there is a tax treaty with that country and Canada, you must inform us if you are eligible for tax benefits. If we do not receive this information from you, the regular tax withholding rates will apply.

To help ensure that you are subject to the lowest applicable withholding tax rate, please complete the following information and return it to us. We appreciate being promptly notified of any change in your mailing address or residency.

1.	Policy/contract number(s)		
	Policy/contract owner first name	Middle name	Last name
	Mailing address		
	Canadian tax identification number		
	Individuals - social insurance number (SIN)	Corporations - business number (BN)	Trusts - trust account number
	Foreign tax identification number (TIN)		
	Country of residence for tax treaty purposes		

2.	I confirm this information is correct and complete and that I will immediately notify Empire Life of any changes to this information.	
	Signature 	Date (dd/mmm/yy)