

US NATIONAL DECLARATION
DECLARATION



(to be completed by United States Nationals* at the time of making an application to Aviva Ltd ("Aviva"))

Name of Proposed Policyholder(s):

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Name of the policy for which you are applying, and date of application:

Product Name	Date

I/We hereby confirm that I/we are U.S. Nationals and that I/we understand the United States tax consequences of my/our interest in the above policy. In particular I/we understand that the terms of the policy do not comply with the conditions laid down by s7702 and s817 of the Internal Revenue Code to qualify as an insurance contract and/or annuity contract, and that the policy will not benefit from the tax treatment that applies to policies that comply with those conditions. I/We further understand and declare that Aviva has not and will not provide me/us with any US tax compliance or planning advice, that I/we have obtained or will seek at my/our sole expense and be responsible for US tax advice on the tax issues and consequences of entering into the policy and that consequently I/we will not hold Aviva liable for any adverse US tax consequences suffered by me/us as a result of my interest in the policy.**

I/We also undertake to file any required U.S. tax reports, returns and notices, to make appropriate US tax elections and to pay any annual tax liability, State Premium Tax, Federal Excise Tax and any other state or federal tax which may be due under or in connection with the policy and, in the event that any claim is brought against me/us and/or Aviva and/or any of my/our and/or Aviva's assets for any such taxes, I/we shall indemnify and hold Aviva harmless against such claims (including, without limitation, penalties, interest charges, damages, costs, expenses and amounts paid in settlement) and other direct and/or indirect consequences of my/our failure to comply with applicable US tax requirements and hereby declare that Aviva may pay for my/our account such tax liability by deducting the sum(s) of such payment from the assets linked to the policy or other collateral assets held by Aviva and/or offsetting such amounts against any liabilities Aviva owes to me/us.

Signature(s) of Proposed Policyholder(s)

Date

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*Meaning U.S. citizens, residents of U.S. territories and possessions, and persons who have been granted permanent U.S. residency (green card holders).

**As used herein, the term "Aviva" shall be deemed to include all of Aviva's affiliates, employees and directors.



NOTES ON US NATIONAL DECLARATION

1. The United States (US) Internal Revenue Code specifies in Section 7702 and Section 817 of Title 26, the definitions in which an insurance policy must meet, in order for the policy to qualify for US tax deduction.
2. While it is legal for insurers to issue insurance policies to US Nationals outside of the United States of America or outside any territories governed by US laws, these policies do not qualify for US tax deduction.
3. The primary purpose of the US National Declaration form is to ensure that the applicant is aware of the above tax consequence.

FREQUENTLY ASKED QUESTIONS

1. What is the definition of 'US Nationals'?

It refers to U.S. citizens, residents of U.S. territories and possessions, and persons who have been granted permanent U.S. residency (green card holders).

2. Why is the form required?

US Nationals are subject to US tax no matter where they reside and will have US tax consequences from the non-qualification of the AVIVA products as "insurance policies" for US tax purposes at the time of the purchase. The form is to ensure that the customer is aware of this.

3. Is there a restriction on the type of insurance policies that a US National can purchase?

US Nationals may choose to buy any type of insurance from Aviva Ltd so long as they sign this form. Aviva's Customer Services will check to ensure this form is submitted before 'issuing' the contract.

4. Why do AVIVA policies not qualify for tax deduction?

US Internal Revenue Code has extensive definitions to classify for tax deduction. Due to the complexity and our unfamiliarity with US tax laws that may change from time to time, we are adopting the more straightforward and prudent approach of the declaration form.

5. Is this practice unique to AVIVA?

No, this practice is appropriate for sales of insurance policies to US Nationals in general.