

Entity Self-Certification Form

Background

The Foreign Account Tax Compliance Act (FATCA) was introduced by the United States in 2010 as part of the "HIRE Act" with the purpose of reducing tax evasion by U.S. persons. FATCA requires financial institutions outside the U.S. to report information on financial accounts held by their U.S. customers to the Internal Revenue Service (IRS). If financial institutions do not comply with the U.S. Regulations, a 30% withholding tax may be imposed on U.S. source income and gross proceeds paid to that financial institution, both on its own U.S. investments and those held on behalf of its customers. Financial institutions may also be required to close accounts where their U.S. customers do not provide information to be collected by the financial institution.

The Common Reporting Standard (CRS) is an information standard for the Automatic Exchange of Tax Information (AEOI). The CRS was developed by the Organization for Economic Co-operation and Development (OECD). The CRS requires financial institutions to identify and report (where necessary) to their local Competent Tax Authority, customers/entities who are resident in any of the identified reportable jurisdictions.

Please note this Entity Self-Certification form should be completed by corporations, organizations, partnerships, estates, trusts and foundations. The Self-Certification of Residency form should be completed for individuals and sole proprietors.

If you have any questions about your tax residency or the completion of any items in this form, please contact your tax advisor. Should any information provided change in the future, please advise us of the changes within 30 days, as it is your responsibility to advise us of any changes in your FATCA/CRS status.

Section 1: Information to be provided by Entities

Part 1. General Information

Legal name of Entity	
Country of incorporation/organization	
Registered address (Number and Street, Town/City, Province/State, Postal code/ZIP, Country)	
Mailing address (if different from above)	

Part 2. U.S. FATCA

Please complete Parts 2A or 2B as applicable to the Entity

Part 2A: U.S. Persons - If your entity is one of the following, please tick the appropriate category:

(a) **The entity is a Specified U.S. Person**

Please provide the entity's U.S. federal taxpayer identifying number (U.S. TIN)

(b) **The entity is a U.S. Person that is not a Specified U.S. Person**

Please indicate exemption _____

If you are a Specified U.S. Person under U.S. Internal Revenue Service ("IRS") regulations, you should also complete and provide an IRS Form W9 (or other applicable form) or provide a copy of the entity's U.S. federal taxpayer identifying number (U.S. TIN). If the entity is not a U.S. person, please complete Section 2B.

Part 2B: U.S. FATCA Classification for Non U.S. Entities

Please complete this section if the entity is not a U.S. Tax Resident:

(a) If the entity is a Registered Financial Institution, please tick one of the below, and provide the entity's FATCA Global Intermediary Identification Number (GIIN)

- Reporting Financial Institution under a Model 1 IGA
- Participating FFI (PFFI), including a Reporting Financial Institution under a Model 2 IGA
- Registered Deemed-Compliant FFI that is a Local FFI
- Registered Deemed-Compliant FFI that is a Non-Reporting Member of a PFFI Group
- Registered Deemed-Compliant FFI that is a Qualified Collective Investment Vehicle
- Registered Deemed-Compliant FFI that is a Qualified Credit Card Issuer or Servicer
- Registered Deemed-Compliant FFI that is a Restricted Fund

Please provide your Global Intermediary Identification number (GIIN): _____
(if registration in progress, indicate so)

(b) If the entity is a Financial Institution but unable to provide a GIIN, please tick one of the below reasons:

- The Entity is a Sponsored Financial Institution and has not yet obtained a GIIN

Please provide Sponsoring Entity's Name and Type: _____

Please provide Sponsoring Entity's GIIN: _____

- The Entity is a Trustee Documented Trust

Please provide your Trustee's name: _____

Please provide your Trustee's GIIN: _____

- The Entity is a Certified Deemed Compliant, or otherwise Non-Reporting Foreign Financial Institution (including a Foreign Financial Institution deemed compliant under Annex II of an IGA, except for a Trustee Documented Trust or Sponsored Financial Institution).

Please indicate exemption: _____

- The Entity is a Non-Participating Foreign Financial Institution

(c) If the entity is not a Foreign Financial Institution, please confirm the entity's status below:

- The entity is an **Exempt Beneficial Owner**. Please indicate status

- The entity is a Direct Reporting NFFE
- The Entity is an **Active Non-Financial Foreign Entity (Active NFFE)**, including an Excepted NFFE
- The Entity is a **Passive Non-Financial Foreign Entity (Passive NFFE)**

If you have ticked **Passive Non-Financial Foreign Entity**, please also complete **Part 4** below providing further details of any Controlling Person(s).

- If there are no Controlling Persons for this **Passive Non-Financial Foreign Entity**, then please confirm by ticking this box.

Part 3. The Common Reporting Standard (CRS)

Provide your CRS classification by checking the corresponding box(es). Note that CRS classification does not necessarily coincide with your classification for U.S. FATCA purposes.

(a) If the entity is a **Financial Institution**, please confirm the entity’s status below by ticking one of the boxes below:

- The entity is a **Financial Institution – Investment Entity**, located in a Non-Participating Jurisdiction and managed by another Financial Institution (if ticking this box, please also complete **Part 4** below providing further details of any Controlling Person(s).)
- The entity is a **Financial Institution – Other Investment Entity**
- The entity is a **Financial Institution – Depository Institution, Custodial Institution or Specified Insurance Company**

(b) If the entity is **not a Financial Institution**, please confirm the entity’s status below by ticking one of the boxes below:

- The entity is an **Active Non-Financial Entity (Active NFE)**
- The entity is a **Passive Non-Financial Entity (Passive NFE)**

If you have ticked **Passive NFE**, please also complete **Part 4** below providing further details of any Controlling Person(s).

- If there are no Controlling Persons for this **Passive NFE**, then please confirm by ticking this box.

(c) Please complete the following table indicating where the Entity is tax resident and the Entity’s tax reference number for each country indicated:

Country/Jurisdiction of tax residency	Taxpayer Reference Number (or functional equivalent)

Please indicate “Not Applicable” if the jurisdiction does not issue or you are unable to procure a tax reference number or functional equivalent. If applicable, please specify the reason for non-availability of a tax reference number: _____

- If the Entity is not tax resident in any jurisdiction, please confirm that by ticking this box and provide its place of effective management or country in which its principal office is located: _____

Part 4. Controlling Persons

Please complete for each Controlling Person where the entity has classified itself as a Passive NFFE/NFE under Part 2 (FATCA) or Part 3 (CRS).

Applicable for (FATCA or CRS)	Full Name (Surname, First Name, Middle Name)	Current Residence Address (including country, Postal Code/ZIP Code (if any))	Countries of Tax Residence (all)	TIN(s)	Place of Birth (City/Town & Country)	Date of Birth (DD/MM/YY)

Section 2: Consent and Self-Certification

I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete.

I undertake to advise the NCB Financial Group Limited (NCBFG) promptly of any change in circumstances which causes the information contained herein to become incorrect and to provide NCBFG with a suitably updated Declaration within 30 days of such change in circumstances.

Where legally obliged to do so, I hereby consent to NCBFG sharing this information with the relevant tax information authorities globally for the purposes of U.S. Foreign Account Tax Compliance Act (FATCA), and the Common Reporting Standard (CRS).

Authorized Signature: _____ Print name: _____

Position/Title: _____ Date: (dd/mm/yyyy): _____

If you are signing this form on behalf of the Account Holder or a Controlling Person, please indicate the capacity in which signed. If signing under a power of attorney, please also attach a copy of the power of attorney.

Capacity in which signed: _____

Authorized Signature: _____ Print name: _____

Position/Title: _____ Date: (dd/mm/yyyy): _____

If you are signing this form on behalf of the Account Holder or a Controlling Person, please indicate the capacity in which signed. If signing under a power of attorney, please also attach a copy of the power of attorney.

Capacity in which signed: _____

Authorized Signature: _____ Print name: _____

Position/Title: _____ Date: (dd/mm/yyyy): _____

If you are signing this form on behalf of the Account Holder or a Controlling Person, please indicate the capacity in which signed. If signing under a power of attorney, please also attach a copy of the power of attorney.

Capacity in which signed: _____

Section 3: Staff Member Certification

Following my assessment of the AML/KYC information and documentation provided by the abovementioned customer, I confirm that the certification provided seems reasonable.

NCB Staff Member's Name

Signature

Date

APPENDIX – DEFINITIONS

(DETACH AND DISCARD ONCE FORM COMPLETED)

General Definitions

“**NCBFG**” refers to the NCB Financial Group Limited and includes any one or all of the following companies: National Commercial Bank Jamaica Limited; NCB Capital Markets Limited; West Indies Trust Company Limited; NCB (Cayman) Limited; NCB Capital Markets (Cayman) Limited; NCB Merchant Bank Trinidad and Tobago Limited; NCB Capital Markets (Barbados) Limited.

“**Entity**” means a legal person or a legal arrangement, such as a corporation, organization, partnership, trust or foundation.

FATCA Definitions

“**Active NFFE**” is defined in detail in the IGAs. Generally speaking, “Active NFFEs” include NFFEs that fall into one of the following categories:

- (a) NFFEs for whom less than 50 percent of their gross income for the preceding calendar year or other appropriate reporting period is passive income and less than 50 percent of the assets held by the NFFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of passive income;
- (b) NFFEs the stock of which is regularly traded on an established securities market or that are a Related Entity of an Entity the stock of which is regularly traded on an established securities market;
- (c) The NFFE is organized in a U.S. Territory and all of the owners of the payee are bona fide residents of that U.S. Territory;
- (d) The NFFE is a certain type of governmental organization as defined in the IGAs;
- (e) NFFEs who act as holding or financing companies to a non-financial group;
- (f) Start-up enterprises that do not conduct the activities of a FI;
- (g) NFFEs that are liquidated and were not a FI in the past 5 years;
- (h) NFFEs that primarily engage in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and do not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
- (i) The NFFE is an “excepted NFFE” as described in relevant U.S. Treasury Regulations;
- (j) Certain charitable entities that meet the specific requirements outlined in the IGAs.

The term “**Controlling Persons**” means the natural persons who exercise control over an Entity. In the case of a trust, such term means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, such term means persons in equivalent or similar positions. The term “Controlling Persons” shall be interpreted in a manner consistent with the Recommendations of the Financial Action Task Force.

“**Custodial Institution**” means any Entity that holds, as a substantial portion of its business, financial assets for the account of others. An entity holds financial assets for the account of others as a substantial portion of its business if the entity’s gross income attributable to the holding of financial assets and related financial services equals or exceeds 20 percent of the entity’s gross income during the shorter of: (i) the three-year period that ends on December 31 (or the final day of a non-calendar year accounting period) prior to the year in which the determination is being made; or (ii) the period during which the entity has been in existence.

“**Depository Institution**” means any Entity that accepts deposits in the ordinary course of a banking or similar business.

“Financial Institution” or **“FI”** means a Custodial Institution, a Depository Institution, an Investment Entity or a Specified Insurance Company as defined under the IGAs.

“Investment Entity” means any Entity that conducts as a business (or is managed by an entity that conducts as a business) one or more of the following activities or operations for or on behalf of a customer:

- (a) trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading;
- (b) individual and collective portfolio management; or
- (c) otherwise investing, administering, or managing funds or money on behalf of other persons.

If an entity does not qualify as an FI for IGA purposes, it will generally be classified as a **Non-Financial Foreign Entity (“NFFE”)**. An NFFE can be **“Active”** or **“Passive”**.

“Passive NFFE” means any NFFE that is not (i) an Active NFFE (as defined above), or (ii) a withholding foreign partnership or withholding foreign trust pursuant to relevant U.S. Treasury Regulations.

With respect to a Passive NFFE, there is a requirement to identify whether the entity has one or more Controlling Persons who are Specified US/UK Persons.

“Specified Insurance Company” means any Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

“Exempt Beneficial Owner” includes a foreign government, any political subdivision of a foreign government or any wholly owned agency or instrumentality of any one or more of the foregoing, any international organizations and any wholly owned agency or instrumentality thereof, any foreign central bank of issue, governments of U.S. possessions, certain retirement funds and entities wholly owned by exempt beneficial owners.

“Direct Reporting NFFE” means a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the Internal Revenue Service (IRS).

“Account Holder” means the person listed or identified as the holder of a financial account. For a bank, this includes the holder of a bank account, however the definition of the term **“Account Holder”** is broader, as described below.

Where a Financial Institution acts as a trustee or administrator to an entity, the term **“Account Holder”** includes any person (natural or legal) who holds an **“equity or debt interest”** in a partnership, trust or company;

For a trust, this is usually the settlor of a trust (assuming the settlor is alive) as well as any beneficiary who is entitled (directly or indirectly) to a mandatory distribution or benefit (e.g. the life tenant). A beneficiary who is entitled to a discretionary distribution or benefit will only be considered to hold a financial account in the trust in the calendar year in which he or she receives (directly or indirectly) a distribution or other benefit.

For other entities (that are classed as Investment Entities), any person holding a share in the entity is considered to hold an **“equity interest”** and hence a **“Financial Account”** in the entity, for example a shareholder in a company, or a partner in a partnership. Similarly, any person who holds a **“debt interest”** in the entity, such as a commercial paper issued by a company, will be viewed as holding a **“Financial Account”** in the entity.

CRS Definitions

The term **“Account Holder”** means the person listed or identified as the holder of a Financial Account by the Financial Institution that maintains the account. A person, other than a Financial Institution, holding a Financial Account for the benefit or account of another person as agent, custodian, nominee, signatory, investment advisor, or intermediary, is not treated as holding the account for purposes of CRS, and such other person is treated as holding the account. In the case of a Cash Value Insurance Contract or an Annuity Contract, the Account Holder is any person entitled to access the Cash Value or change the beneficiary of the contract. If no person can access the Cash Value or change the beneficiary, the Account Holder is any person named as the owner in the contract and any person with a vested entitlement to payment under the terms of the contract. Upon the maturity of a Cash Value Insurance Contract or an Annuity Contract, each person entitled to receive a payment under the contract is treated as an Account Holder.

The term **“Annuity Contract”** means a contract under which the issuer agrees to make payments for a period of time determined in whole or in part by reference to the life expectancy of one or more individuals. The term also includes a contract that is considered to be an Annuity Contract in accordance with the law, regulation, or practice of the jurisdiction in which the contract was issued, and under which the issuer agrees to make payments for a term of years.

The term **“Cash Value”** means the greater of (i) the amount that the policyholder is entitled to receive upon surrender or termination of the contract (determined without reduction for any surrender charge or policy loan), and (ii) the amount the policyholder can borrow under or with regard to the contract. Notwithstanding the foregoing, the term **“Cash Value”** does not include an amount payable under an Insurance Contract:

- (a) Solely by reason of the death of an individual insured under a life insurance contract including a refund of a previously paid premium provided such refund is a Limited Risk Refund as the term is understood in the Commentary;
- (b) As a personal injury or sickness benefit or other benefit providing indemnification of an economic loss incurred upon the occurrence of the event insured against;
- (c) Subject to the application of subparagraph (a), as a refund of a previously paid premium (less cost of insurance charges whether or not actually imposed) under an Insurance Contract (other than a life insurance contract or an Annuity Contract) due to cancellation or termination of the contract, decrease in risk exposure during the effective period of the contract, or arising from the correction of a posting or similar error with regard to the premium for the contract;
- (d) As a policyholder dividend (other than a termination dividend) provided that the dividend relates to an Insurance Contract under which the only benefits payable are described in subparagraph (b); or
- (e) As a return of an advance premium or premium deposit for an Insurance Contract for which the premium is payable at least annually if the amount of the advance premium or premium deposit does not exceed the next annual premium that will be payable under the contract.

The term **“Cash Value Insurance Contract”** means an Insurance Contract (other than an indemnity reinsurance contract between two insurance companies) that has a Cash Value.

The term **“Controlling Persons”** means the natural persons who exercise control over an entity. In the case of a trust, such term means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, such term means persons in equivalent or similar positions. The term **“Controlling Persons”** must be interpreted in a manner consistent with the Financial Action Task Force Recommendations.

The term **“Custodial Account”** means an account (other than an Insurance Contract or Annuity Contract) for the benefit of another person that holds one or more Financial Assets.

The term **“Depository Institution”** means any Entity that accepts deposits in the ordinary course of a banking or similar business.

The term **“Depository Account”** includes any commercial, checking, savings, time, or thrift account, or an account that is evidenced by a certificate of deposit, thrift certificate, investment certificate, certificate of indebtedness, or other similar instrument maintained by a Financial Institution in the ordinary course of a banking or similar business. A Depository Account

also includes an amount held by an insurance company pursuant to a guaranteed investment contract or similar agreement to pay or credit interest thereon.

The term **“Equity Interest”** means, in the case of a partnership that is a Financial Institution, either a capital or profits interest in the partnership. In the case of a trust that is a Financial Institution, an Equity Interest is considered to be held by any person treated as a settlor or beneficiary of all or a portion of the trust, or any other natural person exercising ultimate effective control over the trust. A Reportable Person will be treated as being a beneficiary of a trust if such Reportable Person has the right to receive directly or indirectly (for example, through a nominee) a mandatory distribution or may receive, directly or indirectly, a discretionary distribution from the trust.

The term **“Financial Account”** means an account maintained by a Financial Institution, and includes a Depository Account, a Custodial Account.

The term **“Financial Asset”** includes a security (for example, a share of stock in a corporation; partnership or beneficial ownership interest in a widely held or publicly traded partnership or trust; note, bond, debenture, or other evidence of indebtedness), partnership interest, commodity, swap (for example, interest rate swaps, currency swaps, basis swaps, interest rate caps, interest rate floors, commodity swaps, equity swaps, equity index swaps, and similar agreements), Insurance Contract or Annuity Contract, or any interest (including a futures or forward contract or option) in a security, partnership interest, commodity, swap, Insurance Contract, or Annuity Contract. The term **“Financial Asset”** does not include a non-debt, direct interest in real property.

The term **“Financial Institution”** means a Custodial Institution, a Depository Institution, an Investment Entity, or a Specified Insurance Company.

The term **“Investment Entity”** means any entity:

- (a) that primarily conducts as a business one or more of the following activities or operations for or on behalf of a customer:
 - i. trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading;
 - ii. individual and collective portfolio management; or
 - iii. otherwise investing, administering, or managing Financial Assets or money on behalf of other persons; or
- (b) the gross income of which is primarily attributable to investing, reinvesting, or trading in Financial Assets, if the entity is managed by another entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or an Investment entity described in subparagraph (a).

An entity is treated as primarily conducting as a business one or more of the activities described in subparagraph (a), or an entity's gross income is primarily attributable to investing, reinvesting, or trading in Financial Assets for purposes of subparagraph (b), if the entity's gross income attributable to the relevant activities equals or exceeds 50 per cent of the Entity's gross income during the shorter of: (i) the three-year period ending on 31 December of the year preceding the year in which the determination is made; or (ii) the period during which the entity has been in existence. The term **“Investment Entity”** does not include an entity that is an Active NFE because it meets any of the criteria in subparagraphs (d) through (g).

This paragraph shall be interpreted in a manner consistent with similar language set forth in the definition of **“financial institution”** in the Financial Action Task Force Recommendations.

The term **“Lower Value Account”** means a Preexisting Individual Account with a balance or value as of 31 December 2015 that does not exceed \$1,000,000.

The term **“Non-Financial Institution” or “NFE”** means any entity that is not a Financial Institution. A NFE can be Active or Passive.

The term **“Passive NFE”** means any: (i) NFE that is not an Active NFE; or (ii) an Investment Entity that is not a Participating Jurisdiction Financial Institution.

The term **“Active NFE”** means any NFE that meets any of the following criteria:

- (a) Less than 50 per cent of the NFE's gross income for the preceding calendar year or other appropriate reporting period is passive income and less than 50 per cent of the assets held by the NFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of passive income;
- (b) The stock of the NFE is regularly traded on an established securities market or the NFE is a related entity of an entity the stock of which is regularly traded on an established securities market;
- (c) The NFE is a Governmental entity, an International organization, a Central bank, or an entity wholly owned by one or more of the foregoing;
- (d) Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an NFE does not qualify for this status if the NFE functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
- (e) The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE does not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
- (f) The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
- (g) The NFE primarily engages in financing and hedging transactions with, or for, related entities that are not Financial Institutions, and does not provide financing or hedging services to any entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution; or
- (h) The NFE meets all of the following requirements:
 - i. It is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organization, business league, chamber of commerce, labour organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;
 - ii. It is exempt from income tax in its jurisdiction of residence;
 - iii. It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;
 - iv. The applicable laws of the NFE's jurisdiction of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and
 - v. The applicable laws of the NFE's jurisdiction of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a Governmental Entity or other non-profit organization, or escheat to the government of the NFE's jurisdiction of residence or any political subdivision thereof.

The term "**Participating Jurisdiction**" means a jurisdiction (i) with which an agreement is in place pursuant to which it will provide the information specified in in section 4 of this document, and (ii) which is identified in a published list.

The term "**Reportable Account**" means an account held by one or more Reportable Persons or by a Passive NFE with one or more Controlling Persons that is a Reportable Person, provided it has been identified as such pursuant to the due diligence procedures described in this document.

The term "**Reportable Jurisdiction**" means a jurisdiction (i) with which an agreement is in place pursuant to which there is an obligation in place to provide the information specified in section 4 of this document, and (ii) which is identified in a published list.

The term "**Reportable Jurisdiction Person**" means an individual or entity that is resident in a Reportable Jurisdiction under the tax laws of such jurisdiction, or an estate of a deceased person that was a resident of a Reportable Jurisdiction. For this purpose, an entity such as a partnership, limited liability partnership or similar legal arrangement that has no residence for tax purposes shall be treated as resident in the jurisdiction in which its place of effective management is situated.

The term "**Reportable Person**" means a Reportable Jurisdiction Person other than: (i) a corporation the stock of which is regularly traded on one or more established securities markets; (ii) any corporation that is a related entity of a corporation defined under (i); (iii) a Governmental entity; (iv) an International Organization; (v) a Central Bank; or (vi) a Financial Institution.

The term "**Specified Insurance Company**" means any entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.