1. **What is Common Reporting Standard (“CRS”)?**
   To help fight against tax evasion and protect the integrity of tax systems a new information-gathering and reporting requirement for financial institutions in participating countries is in place and referred to as the Common Reporting Standard (CRS). For the complete list of participating countries, please refer to the OECD website.

2. **Who is reportable?**
   The CRS seeks to establish the tax residency of customers. Under the CRS, financial institutions are required to identify customers who appear to be tax resident outside of the country where they hold their accounts and products, and report certain information to our local tax authority. The local Tax Authority may then share that information with the tax authority where you are tax resident.

3. **Why are you asking me for my jurisdiction(s) of tax residency?**
   Under the CRS, tax authorities require financial institutions such as MetLife to collect and report certain information relating to their customers’ tax status.

   If you invest in new financial products or if we observe a change in our customer’s circumstances in some way, we are required to validate a number of details about our customers. This process is referred to as “self-certification” and we are required to collect this information under the CRS.

4. **How is my/our tax residence defined?**
   Please contact a professional tax/legal advisor or check the OECD website for more information on how to determine your tax residency, as MetLife is not at liberty to disclose tax advice.

5. **How often do we need to provide information under the CRS?**
   Ideally, the information needs to be provided once. An updated form shall be required in case of change in customer information and where this may indicate a change in tax residency status. Customers are encouraged to update MetLife records accordingly. In addition, MetLife may ask for updated information as and when deemed necessary.

   For individuals, tax residence typically refers to any jurisdiction where customers are liable to pay income taxes or have an obligation to file their tax returns. This can be determined by where the individual works or actually lives. However, there are other contributing factors that are based on each jurisdiction’s tax residency rules.

6. **I have already given my consent to share the information under FATCA, why do I need to give it again?**
   Even if you have already provided information under FATCA, you may still need to provide additional information under CRS, as FATCA is restricted to U.S. customers and CRS targets tax residents of participating jurisdictions.

7. **Where can I find further information and advice?**
   For further information on your tax residency, please refer to the rules governing tax residence that have been published by each national tax authority. You can also find out more at the OECD Automatic Exchange of Information portal.

8. **What will happen if I do not provide the required information?**
   CRS is a mandatory requirement. In case you do not want to provide the requested information, then we will not be able to proceed with your MetLife application.

9. **Is the CRS form mandatory for all customers like US nationals and nationals of countries not participating in the CRS?**
   Yes. All new customers will be subject to CRS documentation.

10. **I have more than one MetLife policy, should I submit separate CRS self-certification forms for each policy?**
    Yes. Policy owner will need to provide a separate CRS self-certification forms for each policy.