

INFORMATION SHEET

FATCA: The *Foreign Account Tax Compliance Act* ("FATCA") is the US law aimed at countering tax evasion by US citizens and residents through accounts held with financial institutions, including insurance companies, and operating in foreign jurisdictions. In the United States, this law came into force on 1 July 2014.

On 21 December 2012, the Irish Government signed with the American Government the Intergovernmental Agreement aimed at applying the FATCA legislation to all persons operating in Ireland, and Statutory Instrument no. 292 of 20 June 2014 implemented the FATCA regulations in Ireland effective from 1 July 2014.

The above Irish legislation transposing FATCA imposes, with retroactive effect **from 1 July 2014**, on Irish financial institutions, including this Company, **obligations of identification and classification of the status or otherwise as a US citizen/tax payer ("U.S. Person") of their clients**, including by comparison with other information acquired by the Company and monitoring activities performed by it; with consequent annual communications required by law to the Office of the Revenue Commissioners (the Irish tax authorities), which will handle the transmission of information relating to U.S. Person clients to the tax agency of the United States (Internal Revenue Service - IRS).

Under FATCA, in the event of refusal in whole or in part to provide the information necessary for the identification of the *Status* or otherwise as a US citizen/tax payer or any documentation requested by the Company after the conclusion of the contract, it will communicate to the Office of the Revenue Commissioners the data of the Contracting Party and of the persons entitled to the insured benefits, in the presence of an American connection of some sort.

CRS: With the Finance Act 2014 through the inclusion of Section 891F in the Taxes Consolidation Act 1997 and with Statutory Instrument no. 583 of 2015, which made the regulation operational effective from 31 December 2015, provisions were also issued concerning the obligations to be met in order to implement the automatic exchange of information deriving from agreements between Ireland and other foreign countries, other than the United States of America. This exchange must take place through a shared communication standard developed by the OECD, called the "Common Reporting Standard" or "CRS". The above legislation imposes, with effect **from 1 January 2016**, on Irish financial institutions, including this Company, **obligations to identify and collect certain data with regard to clients who are not fiscally resident in Ireland.**

It is therefore specified that for the financial accounts subject to disclosure, in accordance with the CRS regulations, the Company will send annually to the Office of the Revenue Commissioners the data of the Contracting Parties and the persons entitled to the insured services resident in foreign jurisdictions falling under the "Common Reporting Standard". For the Company, a body governed by Irish law, the obligation of identification, detection and communication also extends to all clients having tax residence in Italy.

In the event of refusal in whole or in part to provide the requested information, the Company will inform the Office of the Revenue Commissioners of the data of all those in relation to which there are indications of foreign tax residence (meaning any tax residence other than Irish).

FATCA and CRS: In order to correctly implement the above regulations, the Client is required to sign a self-declaration in which i) he declares his *Status* or otherwise as a U.S. Person or person of foreign tax residence (meaning any tax residence other than Irish); ii) the acknowledgment of the monitoring and reporting obligations stipulated by the above regulations incumbent on the Company; and iii) the commitment to promptly notify the Company of any changes to the previously declared data.

The Company is required to collect the requested information, which, in the cases stipulated by the law, must be transmitted to the Office of the Revenue Commissioners. If the Company is not in a position to fulfil its legal obligations even for omitted, incomplete or incorrect disclosure of information, it will be subject to administrative sanctions.

Further information can be found on the Office of the Revenue Commissioners website, AEOI section (Automatic Exchange of Information). The contents are in English. Clarification can be requested at any time by sending an email to the following address: info@verafinancial.com

Vera Financial dac

Beaux Lane House, Mercer Street Lower, Dublin D02 DH60, tel. (+353 1) 6319555 – fax (+353 1) 6319599 – info@verafinancial.com

Directors: D. Curran, T. Motteran (Italian), H. Griffey, D. Guest, R. Raichi (Italian)

Registered in Ireland as a designated activity Company – Registered no. 295034

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FATCA AUTOCERTIFICATION/CRS - CLIENTS DIFFERENT FROM NATURAL PERSONS (Entities)

The Client is requested to complete the following data in order to certify his status.

Proposal/Certificate of capitalisation or Policy/Agreement			
Number			
Branch			
Branch	Branch code	Sub branch code	Producer code
The undersigned as (indicate with an "X" the appropriate box)			
Contractor		Beneficiary (in the event of liquidation)	
Legal representative			
Surname and first name		Tax Code	
Entity			
Business name		Tax code/VAT number	
Registered office			
Address		Municipality	Postcode
Location		Province	State
Administrative headquarters			
Address		Municipality	Postcode
Location		Province	State
Postal address			
Address		Municipality	Postcode
Location		Province	State
PO Box			
Address		Municipality	Postcode
Location		Province	State

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12. that it has one or more effective owners with citizenship or tax residence in the U.S. ("U.S. Person")	Yes	No
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Fill in the following fields only if there is an affirmative answer

1. "U.S. Person" effective owner

Surname and name			Fiscal Code									
Date of birth	Place of birth	State of birth	Citizenship									
__/__/__												
Data of residence registry												
Address					Location					Postcode		
Municipality					Province					State		
State of tax residence							TIN					

2. "U.S. Person" effective owner

Surname and name			Fiscal Code									
Date of birth	Place of birth	State of birth	Citizenship									
__/__/__												
Data of residence registry												
Address					Location					Postcode		
Municipality					Province					State		
State of tax residence							TIN					

3. "U.S. Person" effective owner

Surname and name			Fiscal Code									
Date of birth	Place of birth	State of birth	Citizenship									
__/__/__												
Data of residence registry												
Address					Location					Postcode		
Municipality					Province					State		
State of tax residence							TIN					

12.a that it has one or more effective owners with foreign tax residence (country other than Ireland and U.S.A.)	Yes	No
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1. Effective owner fiscally resident abroad (country other than Ireland and U.S.A.)

Surname and name		Fiscal Code									
Date of birth	Place of birth	State of birth									
__/__/__											
Data of residence registry											
Address					Location			Postcode			
Municipality					Province			State			
State of tax residence											
N.I.F. issued by the State of foreign tax residence (if any)											

2. Effective owner fiscally resident abroad (country other than Ireland and U.S.A.)

Surname and name		Fiscal Code									
Date of birth	Place of birth	State of birth									
__/__/__											
Data of residence registry											
Address					Location			Postcode			
Municipality					Province			State			
State of tax residence											
N.I.F. issued by the State of foreign tax residence (if any)											

3. Effective owner fiscally resident abroad (country other than Ireland and U.S.A.)

Surname and name		Fiscal Code									
Date of birth	Place of birth	State of birth									
__/__/__											
Data of residence registry											
Address					Location			Postcode			
Municipality					Province			State			
State of tax residence											
N.I.F. issued by the State of foreign tax residence (if any)											

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13. that it is an:

Active NFFE - not relevant for FATCA purposes

Active NFFE is defined as a NON-U.S. Person entity, an entity other than a Financial Institution meeting at least one of the criteria set out in points 3 to 10 above

Direct Reporting NFFE or Sponsored Direct Reporting NFFE - not relevant for Fatca purposes

Direct Reporting NFFE or Sponsored Direct Reporting NFFE is defined as an entity not resident in Ireland and **not a U.S.. person**, other than a Financial Institution which meets criterion 11 above.

Passive NFFE - relevant for FATCA purposes only if it has US owners

Passive NFFE is defined as a **not U.S.. person** entity, other than a Financial Institution, which meets the following requirements:

- **It does not** mainly carries out activities for the production of goods and non-financial services
- **It is not** listed or controlled by a listed company
- **It is not** a Public Administration, an international organisation or controlled by one of these entities
- **It is not** an ONLUS or other non-profit company
- **It is not** a start-up or in liquidation
- **It is not** a holding of non-financial company
- **It is not** the treasury centre of a non-financial group
- **It is not** organised in a territory controlled by the U.S.
- **It does not belong** to the classifications of *Direct Reporting NFFE* or *NFFE Sponsored Direct Reporting* as per point 11.

Not Specified U.S. Person - not relevant for Fatca purposes

Not Specified U.S. Person is defined as:

- a listed company or connected to a listed company;
- the United States or any of its wholly owned entities or agencies;
- any State of the United States, any US territory, any political subdivision of one of the above, or any agency or entity wholly owned by one or more of the above;
- any tax-exempt organisation in accordance with section 501 (a) of the *Internal Revenue Code* of the United States (IRC) or an individual pension plan as defined in section 7701 (a) (37) of the IRC;
- any bank as defined in section 581 of the IRC;
- any real estate investment *trust* as defined in section 856 of the IRC;
- any regulated investment company as defined in section 851 of the IRC or any entity registered with the *Securities and Exchange Commission* of the United States in accordance with the *Investment Company Act of 1940*;
- any *common trust fund* as defined in section 584 (a) of the IRC;
- any *trust* tax exempt under Section 664 (c) of the IRC or which is described in section 4947 (a) (1) of the IRC;
- an operator in securities, *commodities*, or derivative financial instruments (including contracts on figurative capital, *futures*, *forwards* and options) that is registered as such or under the laws of the United States or any of its States);
- an intermediary as defined in section 6045 (c) of the IRC;
- any tax-exempt trust according to a plan described in section 403 (b) or section 457 (b) of the IRC.

Specified U.S. Person - relevant to FATCA

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Specified U.S. Person is defined as **any entity "U.S. Person "DIFFERENT from**

- a listed company or connected to a listed company;
- the United States or any of its wholly owned entities or agencies;
- any State of the United States, any US territory, any political subdivision of one of the above, or any agency or entity wholly owned by one or more of the above;
- any tax-exempt organisation in accordance with section 501 (a) of the *Internal Revenue Code* of the United States (IRC) or an individual pension plan as defined in section 7701 (a) (37) of the IRC;
- any bank as defined in section 581 of the IRC;
- any *trust* real estate investment as defined in section 856 of the IRC;
- any regulated investment company as defined in section 851 of the IRC or any entity registered with the *Securities and Exchange Commission* of the United States in accordance with *Investment Company Act* of 1940;
- any *common trust fund* as defined in section 584 (a) of the IRC;
- any *trust* tax exempt under Section 664 (c) of the IRC or which is described in section 4947 (a) (1) of the IRC;
- any operator in securities, *commodities*, or derivative financial instruments (including contracts on figurative capital, *futures*, *forwards* and options) that is registered as such or under the laws of the United States or any of its States);
- an intermediary as defined in section 6045 (c) of the IRC;
- every *trust* exempt from taxes in accordance with a plan described in section 403 (b) or section 457 (b) of IRC.

Financial Institution ("FI" or "Financial Institution") - not relevant for FATCA purposes

A Financial Institution is defined as a custodian institution, a depository institution, an investment entity, a specified insurance company, as defined below:

- a) **"Custodial Institution"**- Custodial institution (CI) designates each entity that holds, as a substantial part of its business, financial activities on behalf of third parties. An entity holds financial assets on behalf of other entities as a substantial part of its business if the gross revenue attributable to the holding of financial assets and related financial services is equal to or exceed 20 per cent of the total gross revenue of the entity during the shorter of: (i) the three-year period ending on the last day of the year preceding the year in which the determination is made; or (ii) the period during which the entity existed;
- b) **"Depository Institution"**- Institution of deposit (DI) means any entity that accepts deposits in the context of its banking activity or similar;
- c) **"Investment Entity"**- Investment Entity (IE) means any entity that has one of the following characteristics:
 - i. the entity principally conducts one or more of the following activities or transactions on behalf of a client as economic activity: trading of money market instruments, foreign currency, financial instruments on exchange rates, interest rates and indices, values securities or *future* on goods; individual or collective portfolio management; investment, administration or management of money or financial activities;
 - ii. the entity, whose gross revenue derives mainly from investment, reinvestment or trading activities of financial assets, is also managed by a depository institution, a custodian institution, a specified insurance company or an investment entity referred to in to the previous letter i).
 - iii. collective investment schemes and similar investment vehicles set up for the purpose of investing, reinvesting and trading financial assets.

For the purposes of application of this letter c), an entity mainly performs the activities referred to in point i) or the gross revenue of the entity is considered mainly attributable to the investment, reinvestment or trading activities of financial assets under point ii), if the gross revenue of the entity attributable to these assets is equal to or exceeds 50 per cent of the gross revenue of the entity recognised in the three-year period expiring on December 31 of the year preceding the year in which the determination is made or, if lower, in the period of existence of the entity.

d) **"Specified Insurance Company"**- specified insurance undertaking (SIC) means any entity that is an insurance undertaking, or the holding company of an insurance undertaking, which issues an insurance contract for which a matured value (cash value insurance contract) or annuity contract or, in relation to such contracts, is required to make payments;

NPFI (Non Participating Financial Institution) - relevant to FATCA

NPFI (Non Participating Financial Institution) is defined as:

- a financial institution located in a country that has not signed an IGA, other than a *Participating Foreign Financial Institution*, a *Deemed Compliant Foreign Financial Institution* and an *Exempt Beneficial Owner*;
- a financial institution resident in a FATCA *Partner* which is in a status of *significant non-compliance* for more than 18 months, losing compliance with FATCA

Limited FFI - relevant for purposes

Limited FFI is defined as a non-resident financial institution in a FATCA *Partner* country, but resident in a country where local laws (e.g. privacy/regulations governing financial intermediaries) prevent it from fully participating in FATCA.

Limited FFI Branch - relevant to FATCA

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<p>Limited Branch FFI is defined as a stable organisation located in a non-FATCA <i>Partner</i> country in which local laws (e.g. privacy/regulations governing financial intermediaries) prevent full membership of FATCA.</p>
<p>Participating FFI- not relevant for FATCA purposes</p> <p>Financial Institutions bound by <i>reporting</i> located in countries that have signed the IGA2 agreement or located in countries that have not signed the IGA1 agreement but who have signed an agreement with the IRS individually and independently.</p>
<p>Registered Deemed Compliant FFI - not relevant for FATCA purposes</p> <p>Registered Deemed Compliant FFI are defined as:</p> <ol style="list-style-type: none"> 1. Non-US financial institutions, located in countries that have not signed intergovernmental agreements and in any case considered compliant for Fatca purposes or 2. Non-US financial institutions located in countries that have signed the IGA1 agreement and are required to report or 3. Financial institutions located in countries that have signed an IGA1 or IGA2 agreement (considered as "<i>reporting</i>" based on the internal regulations of the individual countries).
<p>Certified Deemed Compliant FFI - not relevant for FATCA purposes</p> <p>Namely non-US financial institutions certified and qualified under the US Treasury Regulation, or based on the internal regulations of individual countries.</p>
<p>Exempt Beneficial Owners - not relevant for FATCA purposes</p> <p>Pension funds exempt under the regulations</p>

Place and date	Signature of the Client (Legal representative)

DECLARATIONS

The undersigned declares that he has received the information under art. 2 of the Data Protection Acts 1998, as amended by the Data Protection (Amended) Act 2003, and, being aware of the criminal liability deriving from false claims, declares that the above information is correct, complete and truthful and, in the event of the conclusion of an insurance contract

- undertakes to give notice promptly and in writing to the Company, in accordance with the FATCA and CRS regulations, of any change in information relating to his *Status* or otherwise as a U.S. Person or person of foreign tax residence, providing documentation proving the change in these circumstances.
- acknowledges that the Company will, in accordance with the FATCA and CRS regulations, monitor personal data in order to verify any changes that may cause a change in the information relating to his own *Status* or otherwise as a U.S. Person or person of foreign tax residence and undertakes to provide the documentation requested by the Company for this purpose.
- is aware that the Company is required, in accordance with FATCA regulations, to communicate to The Office of the Revenue Commissioners the data of the Contracting Party and of the persons entitled to the benefits insured in presence of an American connection of some sort and that such communication will be carried out even in the event of refusal by such persons to provide the information and/or documentation required for the verification of the relevant *Status*.
- is aware that the Company is required, for the purposes of the CRS legislation, to communicate to the Office of the Revenue Commissioners, if the conditions are met, the data of the Contracting Party and of the persons entitled to the insured benefits if they are fiscally resident in jurisdictions foreign object of communication (meaning any tax residence other than Irish, including Italian).

Place and date	Signature of the Client (Legal representative)

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TERMINOLOGY

Common Reporting Standard (C.R.S.): it is the common reporting standard developed by the OECD containing the set of common rules and criteria governing the adequate verification for tax purposes and the procedures for the exchange of financial information for tax purposes.

FATCA: the "Foreign Account Tax Compliance Act", issued by the United States in the context of the "Hiring Incentives to Restore Employment" ("Hire Act") of March 18, 2010;

IGA: designates an intergovernmental agreement to improve the *tax compliance* international law and to apply the FATCA legislation (*Foreign Account Tax Compliance Act*) stipulated by the United States Government with another country;

IGA 1: designates an IGA that requires the financial institutions located in the country that has signed the agreement with the United States to communicate the information required by FATCA regulations to the tax Authority of the country, which transmits them to the *Internal Revenue Service* US (IRS);

IGA Ireland: designates the IGA 1 stipulated between Ireland and the United States of America;

Non Financial Foreign Entity: Non-financial foreign entity (NFFE) means any non-US entity that is not a financial institution under the relevant US Treasury Regulations or under the domestic provisions of the entity's country of residence, provided that this country has an IGA agreement;

Passive NFFE: Passive foreign non-financial entity. It means any foreign non-financial entity that is not (i) an active foreign non-financial entity or (ii) one *withholding foreign partnership* or a *withholding foreign trust* under the relevant US Treasury Department Regulations, (iii) a financial institution of a participating jurisdiction.

Participating Foreign Financial Institution: Participating Financial Institution (PFFI) designates the financial institutions held for communication located in countries that have signed an IGA 2 as well as those located in countries that have not signed an IGA 1 but who have signed an agreement with the IRS individually and independently; Also included are financial institutions resident for tax purposes in a participating jurisdiction, excluding any permanent establishment of the same institution that is located outside the participating jurisdiction.

Participating jurisdiction: designates the member States of the European Union, other than Ireland, and any jurisdiction with which Ireland or the European Union has concluded an agreement under which such jurisdiction will provide the information required by the OECD Municipality Standard for automatic exchange of information on financial accounts (CRS)

Registered Deemed Compliant Financial Institution: Registered financial institution considered fulfilling;

Reporting Financial Institution: Financial institution held for communication;

Administrative headquarters: when it is present and does not coincide with the registered office, it identifies the location of the real organisation of resources and resources suitable for the production of those services indispensable for achieving the corporate purpose (property, company assets, human resources, etc.);

Registered office: for legal entities it is the one indicated conventionally in the deed of incorporation and in the by-laws (under Article 16 of the Italian Civil Code, in fact, "*The deed of incorporation and the bylaws must contain the name of the institution, an indication of the purpose, the assets and the headquarters [...]*") and recorded in the public register of legal entities (Article 33 of the Civil Code);

Tax office/residence: is the legal entities resident in Ireland are legal entities that for at least 183 days have their registered office or registered office or the main object in the territory of the State;

Attorney: it is the person who holds the power of signature and the power to act against third parties on behalf of the company, giving rise to the purchase of rights and the assumption of obligations by the same.

Effective Owner: the natural person or natural persons who, as a last resort, own or control the legal entity through direct or indirect ownership of a percentage of shares exceeding 25% of the capital or profits of the partnership or a percentage higher than 25 % of the voting rights in the partnership or otherwise exercises control over the management of the partnership. In addition, in this category, in the case of a trust, the settlor or the settlors of the trust, the trustee or trustees, the possible protector or any protectors, the beneficiary or beneficiaries or the class of beneficiaries and any other natural person who, as a last resort, exercises effective control over the trust and, in the case of a legal device other than a trust, persons who are in equivalent positions or similar.

U.S. Person: US person designates a US citizen, a natural person resident in the United States, a corporation or other fiscally transparent entity or a capital company organised in the United States or under the laws of the United States or any of its

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States, a *trust* if (i) a court in the United States, in accordance with applicable law, has jurisdiction to issue an order or a ruling on substantially all matters concerning the administration of the *trust*, and (ii) one or more US persons have the Authority to control all substantive decisions of the *trust*, or of a lying inheritance of a *de cuius* who is a US citizen or resident in the United States.

Fiscal Identification Number (N.I.F.): it is a tax identification code or, in the absence of such code, a functional equivalent, issued by the State in which, the holder of the relationship or the person entitled, is resident for tax purposes.

U.S. TIN: US TIN or US Tax Code designates a United States Federal Tax Identification Number.

GIIN: the "Global Intermediary Identification Number" designates the identification code issued and published in a special list by the IRS ("FFI list ") and assigned to a Participating Foreign Financial Institution, a registered foreign financial institution considered to comply, a Reporting Financial Institution, a Registered Deemed Compliant Financial Institution, as well as any other entity that must or can register with the IRS, according to the relevant

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