

# TRUST AND NON-NATURAL OWNER

## 72(u) Tax Deferred Treatment Certification Form



**Mail, Email or Fax completed form to:**  
Pacific Guardian Life Insurance Company  
1440 Kapiolani Blvd., Suite 1700, Honolulu, HI 96814  
Fax Number: (808) 942-1235 • Email: MYGA@pacificguardian.com

**Contact us:**  
Policyholder Service: (800) 367-5354  
ClientRelations@pacificguardian.com

### INSTRUCTIONS - ALL SECTIONS MUST BE COMPLETED BY TRUSTEE(S) OR CORPORATE OFFICER OF OWNER

Entity Type:  Trust  Charity  Business or Other Entity      If Trust: Trust Type  Revocable  Irrevocable

CONTRACT INFORMATION			
Name of Annuitant		Telephone Number	
Name of Owner (Trust/Charity/Business)		Telephone Number	
Owner Street Address	Owner City	Owner State	Zip Code
Owner Email			

### TAX INFORMATION RELATED TO DESIGNATION OF A NON-NATURAL OWNER

Please read the following if you intend to designate a non-natural entity as the owner of your Pacific Guardian Life Insurance Company Annuity Contract.

*Definition of non-natural owner:* a non-natural owner is something other than a living person, including trusts, estates, and other such entities.

The Tax Reform Act of 1986 made several changes to the Internal Revenue Code. For non-qualified annuities purchased after March 1, 1986, Section 72(u) of the Internal Revenue Code states that if an annuity contract is owned by a non-natural owner, the income of the contract shall be treated as ordinary income received or accrued by the owner during the taxable year. As a result, Pacific Guardian Life Insurance Company will treat this contract as owned by a non-natural owner unless this contract is:

- An annuity acquired by the estate of a decedent by reason of death of the decedent, or
- An annuity that is held by a trust or other entity as agent for a natural person.

If either of the above exceptions applies to you, Pacific Guardian Life Insurance Company will treat your contract as tax deferred. In order to notify Pacific Guardian Life Insurance Company of your qualifying exception, you must sign this form and submit it to the address indicated at the top of this page.

Pacific Guardian Life Insurance Company is unable to render tax advice, and therefore, we suggest that you consult your tax counsel or tax advisor to determine if Section 72(u) is applicable to you.

### REQUIRED DOCUMENTATION

The following information is required, and should accompany this form:

- Articles of Incorporation or Trust documentation (i.e., proof that the entity/corporation/trust exists)
- Proof that the signer is authorized to sign on behalf of the non-natural owner
- W-9

## ACKNOWLEDGEMENT AND SIGNATURES

I understand that under Section 72(u) of the Internal Revenue Code, a non-natural owner may own an annuity contract and be entitled to the tax-deferred status if certain circumstances apply. I certify that the trust and non-natural owner will qualify for the tax-deferral exception under Section 72(u) of the Code.

I have consulted with my tax advisor in determining qualification for one of the above exceptions. I hereby hold Pacific Guardian Life Insurance Company harmless from any adverse tax consequences that may arise as a result of an incorrect interpretation of these exceptions to Section 72(u).

\_\_\_\_\_  
Printed Name of Trustee

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Trustee

\_\_\_\_\_  
Printed Name of Trustee

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Trustee

\_\_\_\_\_  
Printed Name of Corporate Officer

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Corporate Officer

\_\_\_\_\_  
Printed Name of Corporate Officer

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Corporate Officer