

## **PRODUCER BROKERAGE AGREEMENT**

(2015 AIC edition)

This Producer Brokerage Agreement (“Agreement”) is effective as of the date of the signature page (the “Effective Date”), and is by and between Advanced Insurance Coverages, Inc., including Insurmark, a subsidiary of Financial & Professional Risk Solutions, Inc., (hereafter “Company”) and the producer (hereafter “Producer”)

### **PREAMBLE**

The Company provides marketing, administration, and compliance support services related to certain flood insurance products and other catastrophe insurance products.

The Producer wants to conduct business with the Company and the Company wants to conduct business with the Producer.

For good and valuable consideration, the receipt and sufficiency of which is acknowledged, The Company and the Producer agree as follows:

#### **Purpose:**

- 1) Under this Agreement, the Producer contracts with the Company to place business offered and made available from the Company for various insurance products written by various insurers. The Producer understands and agrees it is not an agent of the Company and it has no authority under this Agreement to bind coverage unless otherwise expressly agreed to in writing between the Company and Producer. Producer is an independent contractor and is responsible for payment of any and all income taxes.
- 2) The Company binds all business under this Agreement when the Producer places an order to bind with the Company. All underwriting, rating, and binding authority rests with Company.

#### **The Producer further agrees to the following:**

- 1) Producer is duly licensed as an agent/broker in the state where Producer resides (“Domicile State”) and Producer holds a non-resident license in any state where business under this Agreement is being produced outside the Domicile State. The Producer represents and warrants it shall not solicit or sell any product of the Company unless it is licensed and maintains all individual, corporate or agency licenses or permits required to conduct insurance business in the state where the business is being solicited and/or sold.
- 2) No later than the Effective Date, the Producer will provide the Company with copies of all individual, corporate or agency insurance agent, broker, producer, surplus lines, or other similar licenses maintained by the Producer in the Domicile State and all such licenses required by any state other than the Domicile State where Producer transacts business pursuant to this agreement, and shall thereafter warrant that said licenses are renewed as required by applicable law, *provided, however*, that the Producer will not have to provide copies of any such licenses which the Producer has provided to the Company as prior to the Effective Date and which are on file with the Company as of the Effective Date.
- 3) The Producer will notify the Company as soon as possible of (i) any change or prospective change in name of Producer, (ii) a change in control or ownership of the Producer, or (iii) any change that may affect Producer’s ability to produce business under this Agreement.
- 4) Producer represents and warrants it has and agrees to keep in force a valid and binding contract for Agent Errors and Omissions Liability coverage with minimum limits of \$1,000,000 per occurrence and in the aggregate and will maintain that coverage in force for the duration of this Agreement and upon request will provide the Company the Declarations Page validating the coverage and agrees to update the Company each year upon renewal that the coverage is in force and effect.
- 5) Producer is responsible for the collection and payment of all premiums, taxes, and fees due on account to the Company. With the exception of business placed on a direct bill basis where the Producer collects no premium whatsoever, the Producer is liable to the Company for any uncollected amount due once business is bound at the request of the Producer to the Company. The obligations set forth in this paragraph 5 shall survive termination of this Agreement.
- 6) Producer agrees that once coverage is bound by the Company at the request of the Producer, all premiums, fees and taxes due for the policy term or short rate period or pro rata period, as may be applicable, are due and payable, and such premiums are fully earned by the carrier. Producer agrees to pay all invoices timely as set forth in the invoice instructions when premium is due.

- 7) With respect to return premiums, Producer will return commission at the same rate and on the same basis upon which the business was placed with the Company, including but not limited to, return premiums on cancellations or reductions ordered and return premiums payable as a result of amended policy terms.
- 8) The Company shall be relieved of any responsibility to pay any and all commissions to Producer if, based on facts and circumstances, the Company has a reasonable and good faith basis to believe that a public authority has cancelled, suspended, revoked or declined to renew any license or authority issued to Producer.

**The Company agrees to the following:**

- 1) The Company agrees that Producer retains full rights of ownership and control of all expirations on business produced under this Agreement unless otherwise expressed in writing under special circumstances such as a joint-venture, partnership, sponsorship, or association arrangement with the Company.
- 2) All compensation, whether commission, fee or otherwise payable by the Company to the Producer for business placed by the Producer with the Company will be in such amount as the Producer and the Company mutually agree in writing, or as indicated on any invoice or statement issued by the Company. With respect to return premium, the Producer will pay return commission at the same rate or on the same basis upon which the business was placed or arranged.

**Representations and Warranties as respects the Foreign Corrupt Practices Act**

- 1) Producer and the Company each represent and warrant, on behalf of itself and its respective employees, directors, and officers, that no portion of its fees or compensation, or any other thing of value, under this Agreement has been or will be offered, promised, paid or given, directly or indirectly, to any government official (as defined in the U.S. Foreign Corrupt Practices Act and below) as an inducement or reward for any of the prohibited purposes set forth therein, specifically corruptly: (i) influencing any act or decision of such government official; (ii) inducing such government official to do or omit to do any act in violation of his lawful duty; (iii) securing any improper advantage; or (iv) inducing such government official to use his influence to effect any act or decision of such government official, in order to assist the Company in obtaining or retaining business. These obligations will survive termination of this Agreement.
- 2) Government officials, as used herein, include: (i) an employee of a state-owned or controlled commercial entity; (ii) an officer or employee of a public international organization; (iii) any person acting in an official capacity for or on behalf of any government or department, agency or instrumentality or public international organization; (iv) any candidate for political office; any political party or official of same; any candidate for political office thereof; or (v) any other person, individual or entity at the suggestion, request or direction or for the benefit of any of the above-described persons and entities.
- 3) Producer, and the Company each agree to indemnify the other, and the other's affiliates, subsidiaries, directors, officers, and employees ("Related Persons"), for any damages, claims, judgments, and costs, including reasonable attorneys' fees ("Losses"), Producer and its Related Persons, or the Company and its Related Persons may incur to the extent such Losses are the result of the other party's breach of the aforementioned Representations and Warranties. These indemnity provisions are subject to the Limitation of Liability set forth herein.

**Limitation of Liability:**

The Company's liability to you, in total, for the duration of our business relationship for any and all damages, costs, and expenses (including but not limited to attorneys' fees), whether based on contract, tort (including negligence), or otherwise, in connection with or related to our services (including a failure to provide a service) or any other service that we provide shall be limited to a total aggregate amount of US \$1 million, ("Liability Limitation"), to the fullest extent permitted by law.

This Liability Limitation shall apply to you and extend to your parent(s), affiliates, subsidiaries, and their respective directors, officers, employees and agents (hereinafter, each a "Producer Group Member" and together, "Producer Group") wherever located that seek to assert claims against the Company, and its parent(s), affiliates, subsidiaries and their respective directors, officers, employees and agents (each an "Aon Group Member" and together, "Aon Group"). Nothing in this Liability Limitation section implies that any Aon Group Member owes or accepts any duty or responsibility to any Producer Group Member.

If the Producer or any Producer Group Member asserts any claims or makes any demands against the Company or any Aon Group Member for a total amount in excess of this Liability Limitation, then the Producer agrees to indemnify the Company for any and all liabilities, costs, damages and expenses, including attorneys' fees, incurred by the Company or any Aon Group Member that exceeds this Liability Limitation.

**Additional Terms and Undertakings:**

- 1) Producer warrants that it will abide by all federal, state and local laws and regulations applicable to the transaction of business under this Agreement.
- 2) In instances where Producer has sister companies, branch offices, or other related entities (“Producer Related Companies”) that are intended to benefit from this Agreement, Producer represents and warrants that i) it has the requisite authority to act on behalf of the Producer Related Companies with respect to matters arising under this Agreement; ii) Producer’s execution of this Agreement and any amendments to the Agreement binds the Producer Related Companies; iii) Producer shall disclose the terms of this Agreement to the Producer Related Companies; and iv) notice to Producer constitutes notice to Producer Related Companies.

**Termination**

- 1) This Agreement may be terminated by either party, without cause, by providing the other party a thirty (30) day advance written notice of such termination.
- 2) This Agreement may also be terminated with cause immediately by either party providing written notice to the other party. The term “cause” as used herein shall include failure of performance of any covenant or provision of this Agreement, and, in addition, any of the following:
  - a) Non-payment of commissions due Producer or return commissions due to the Company or the failure of either party to pay any other sums due hereunder in a timely manner beyond a 30 day cure period allowing the offending party to remedy the breach (during which period this Agreement is subject to suspension).
  - b) The perpetration of any fraud or misrepresentation by any party to this Agreement.
  - c) The termination or expiration of the Producer’s errors and omissions insurance policy.
  - d) Insolvency, the filing of a voluntary petition in bankruptcy, or reorganization under bankruptcy laws, the assignment of property for the benefit of its creditors, or consent to the appointment of any receiver or trustee.
  - e) The entry of any order pursuant to the bankruptcy laws approving any involuntary petition in bankruptcy against any party to this Agreement.
  - f) The expiration, suspension or revocation of the license of any party to transact business hereunder.
  - g) The failure of Producer to pay the Company, and properly account for, all premium and other sums due hereunder.
- 3) In the event this Agreement is terminated, the Producer shall immediately cease to exercise such power or powers in accordance with such notice. Should the Producer fail to comply with any such suspension or termination notice, the Producer agrees to indemnify, defend, and hold harmless the Company for any claims, liability, losses or expenses incurred or for any damages related to such failure to comply.
- 4) At the time of the termination and thereafter, any indebtedness owed by Producer to the Company shall be deducted by the Company from any future monies owed to the Producer.
- 5) The Producer agrees that in the event of the termination of this Agreement, the Producer shall continue to perform all customary and necessary services regarding all policies or certificates issued by the Producer on behalf of the Company until all such policies or certificates have been cancelled, non-renewed, or otherwise terminated.
- 6) If the Producer fails in any respect to fulfill this continuing service obligation, then any expense incurred by the Company as a result thereof shall be fully reimbursed to the Company by the Producer, either directly or as an offset against future monies owed to the Producer under this Agreement.

## Notice

Any notice required by this Agreement shall be sent to the Company at 7301 Wiles Road, Suite 202, Coral Springs, Florida 33067, Attn: Pamela Gerald and to the Producer at the Mailing Address set forth on page 5 to the Attention of the Primary Contact.

## Entire Agreement and Governing Law:

This Agreement shall be governed by the laws of the State of Illinois. This Agreement constitutes the entire agreement between Producer and the Company with respect to the subject matter of this Agreement and supersedes all prior agreements or understandings, whether written or oral, about such subject matter.

_____	_____
	(Signature) (Date Signed)
_____	_____
(Name)	(Name)
_____	_____
(Title)	(Title, if applicable)

**INCLUDE: Copy of License, Form W-9, Verification of E&O Coverage and a List of Office Addresses this agreement would be applicable for.**

**IMPORTANT NOTE:** If the Producer is doing business as an individual, he or she must personally sign this Agreement in his or her own name and not in his or her name or capacity as an Agent. If the Producer is a partnership, this Agreement must be executed by the firm and by each member thereof in his or her individual capacity. If the Producer is a corporation, an authorized corporate officer must execute this Agreement.

### PRODUCER PROFILE & BOOK OF BUSINESS

Please provide a list of the agency's current corporate officers and include the following information for each person listed.

- |   |   |
|---|---|
| <ul style="list-style-type: none"><li>• Full Name</li><li>• Title</li><li>• Email Address</li><li>• Phone Number</li><li>• Office Address</li></ul> | <ul style="list-style-type: none"><li>• State of Resident License</li><li>• Resident License Number</li><li>• Lines of Authority</li><li>• Effective Date</li><li>• Expiration Date</li></ul> |
|---|---|

Has agency, or any officer, partner, or associate of the agency, ever been fined, suspended, placed on probation, reprimanded, entered into a consent order, or is currently under investigation by any insurance department or any other regulatory authority?

☐ Yes ☐ No

If Yes, please provide a detailed explanation on separate sheet.

**The following information is needed for administrative and regulatory purposes. Please complete the sections on pages 5 and 6 before returning the documents.**

### PRODUCER CONTACT INFORMATION

Legal Name:

DBA or Assumed Names (If Any):

Physical Address:

City:

State:

Zip Code:

Mailing Address:  
(If different)

City:

State:

Zip Code:

Primary Contact\*:

Title:

E-mail Address:

Compliance Contact:

Title:

E-mail Address:

\*Please attach an employee contact list

Main Phone Number:

Fax Number:

Web Site:

General Email Address:

### PRODUCER COMPLIANCE INFORMATION

Federal Tax ID Number:

Ownership: Sole Proprietor ☐ C Corporation ☐ S Corporation ☐ Partnership ☐ Trust / Estate ☐ LLC ☐  
Other (Please Indicate):

Entity Type: Agency ☐ Wholesaler ☐ MGA ☐ Wholesaler with an MGA ☐  
Other (Please Indicate):

E&O Carrier:

Other Carrier:

Per Claim Limit: \$

Effective Date:

Expiration Date:

Agency Resident State License #:

Lines of Authority:

Effective Date:

Expiration Date:

Perpetual ☐

## PRODUCER PROFILE & BOOK OF BUSINESS

Total Employees at this Location (please attach a list if available):

Number of Office Locations (please attach a list of office addresses):

Year Agency Established:

Agency Management System:

Annual P&C Premium Volume: \$

Per Cent Commercial Lines:           %   Per Cent Personal Lines:           %   Per Cent Life & Health:           %

## Addendum A

This Addendum A is attached to the Producer Brokerage Agreement by and between Advanced Insurance Coverages, Inc., including Insurmark, a subsidiary of Financial & Professional Risk Solutions, Inc., (hereafter “Company”) and the producer (hereafter “Producer”)

to include the commission percentage agreed upon for the line(s) of business set forth herein.

Business Unit	Line of Business	Product	Program	Commission
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

IN WITNESS WHEREOF, the parties to the Agreement have caused this Addendum to be executed effective as of the date below.

\_\_\_\_\_

(Signature)

\_\_\_\_\_  
(Date Signed)

\_\_\_\_\_  
(Name)

\_\_\_\_\_  
(Name)

\_\_\_\_\_  
(Title)

\_\_\_\_\_  
(Title, if applicable)

# Request for Taxpayer Identification Number and Certification

Give Form to the  
requester. Do not  
send to the IRS.

Print or type See Specific Instructions on page 2.	<b>1</b> Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.	
	<b>2</b> Business name/disregarded entity name, if different from above	
	<b>3</b> Check appropriate box for federal tax classification; check only <b>one</b> of the following seven boxes: <input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ _____ <b>Note.</b> For a single-member LLC that is disregarded, do not check LLC; check the appropriate box in the line above for the tax classification of the single-member owner. <input type="checkbox"/> Other (see instructions) ▶ _____	<b>4</b> Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <i>(Applies to accounts maintained outside the U.S.)</i>
	<b>5</b> Address (number, street, and apt. or suite no.)	Requester's name and address (optional)
	<b>6</b> City, state, and ZIP code	
<b>7</b> List account number(s) here (optional)		

## Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

**Note.** If the account is in more than one name, see the instructions for line 1 and the chart on page 4 for guidelines on whose number to enter.

<b>Social security number</b>									
				-				-	
<b>or</b>									
<b>Employer identification number</b>									
					-				

## Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 3.

<b>Sign Here</b>	Signature of U.S. person ▶	Date ▶
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## General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** Information about developments affecting Form W-9 (such as legislation enacted after we release it) is at [www.irs.gov/fw9](http://www.irs.gov/fw9).

## Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following:

- Form 1099-INT (interest earned or paid)
- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)

- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

*If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding? on page 2.*

By signing the filled-out form, you:

- Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
- Certify that you are not subject to backup withholding, or
- Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
- Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting?* on page 2 for further information.



**Note.** If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

**Definition of a U.S. person.** For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

**Special rules for partnerships.** Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

In the cases below, the following person must give Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States:

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the entity;
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the trust; and
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

**Foreign person.** If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person, do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

**Nonresident alien who becomes a resident alien.** Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

**Example.** Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

## Backup Withholding

**What is backup withholding?** Persons making certain payments to you must under certain conditions withhold and pay to the IRS 28% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

**Payments you receive will be subject to backup withholding if:**

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the Part II instructions on page 3 for details),

3. The IRS tells the requester that you furnished an incorrect TIN,

4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or

5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code* on page 3 and the separate Instructions for the Requester of Form W-9 for more information.

Also see *Special rules for partnerships* above.

## What is FATCA reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code* on page 3 and the Instructions for the Requester of Form W-9 for more information.

## Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account; for example, if the grantor of a grantor trust dies.

## Penalties

**Failure to furnish TIN.** If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

**Civil penalty for false information with respect to withholding.** If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

**Criminal penalty for falsifying information.** Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

**Misuse of TINs.** If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

## Specific Instructions

### Line 1

You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account, list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9.

**a. Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

**Note. ITIN applicant:** Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040/1040A/1040EZ you filed with your application.

**b. Sole proprietor or single-member LLC.** Enter your individual name as shown on your 1040/1040A/1040EZ on line 1. You may enter your business, trade, or "doing business as" (DBA) name on line 2.

**c. Partnership, LLC that is not a single-member LLC, C Corporation, or S Corporation.** Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.

**d. Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on line 2.

**e. Disregarded entity.** For U.S. federal tax purposes, an entity that is disregarded as an entity separate from its owner is treated as a "disregarded entity." See Regulations section 301.7701-2(c)(2)(iii). Enter the owner's name on line 1. The name of the entity entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2, "Business name/disregarded entity name." If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

**Line 2**

If you have a business name, trade name, DBA name, or disregarded entity name, you may enter it on line 2.

**Line 3**

Check the appropriate box in line 3 for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box in line 3.

**Limited Liability Company (LLC).** If the name on line 1 is an LLC treated as a partnership for U.S. federal tax purposes, check the "Limited Liability Company" box and enter "P" in the space provided. If the LLC has filed Form 8832 or 2553 to be taxed as a corporation, check the "Limited Liability Company" box and in the space provided enter "C" for C corporation or "S" for S corporation. If it is a single-member LLC that is a disregarded entity, do not check the "Limited Liability Company" box; instead check the first box in line 3 "Individual/sole proprietor or single-member LLC."

**Line 4, Exemptions**

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space in line 4 any code(s) that may apply to you.

**Exempt payee code.**

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space in line 4.

1—An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2)

2—The United States or any of its agencies or instrumentalities

3—A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities

4—A foreign government or any of its political subdivisions, agencies, or instrumentalities

5—A corporation

6—A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or possession

7—A futures commission merchant registered with the Commodity Futures Trading Commission

8—A real estate investment trust

9—An entity registered at all times during the tax year under the Investment Company Act of 1940

10—A common trust fund operated by a bank under section 584(a)

11—A financial institution

12—A middleman known in the investment community as a nominee or custodian

13—A trust exempt from tax under section 664 or described in section 4947

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt payees except for 7
Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
Barter exchange transactions and patronage dividends	Exempt payees 1 through 4
Payments over \$600 required to be reported and direct sales over \$5,000 <sup>1</sup>	Generally, exempt payees 1 through 5 <sup>2</sup>
Payments made in settlement of payment card or third party network transactions	Exempt payees 1 through 4

<sup>1</sup> See Form 1099-MISC, Miscellaneous Income, and its instructions.

<sup>2</sup> However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

**Exemption from FATCA reporting code.** The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) written or printed on the line for a FATCA exemption code.

A—An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)

B—The United States or any of its agencies or instrumentalities

C—A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities

D—A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i)

E—A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i)

F—A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state

G—A real estate investment trust

H—A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940

I—A common trust fund as defined in section 584(a)

J—A bank as defined in section 581

K—A broker

L—A trust exempt from tax under section 664 or described in section 4947(a)(1)

M—A tax exempt trust under a section 403(b) plan or section 457(g) plan

**Note.** You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

**Line 5**

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns.

**Line 6**

Enter your city, state, and ZIP code.

**Part I. Taxpayer Identification Number (TIN)**

**Enter your TIN in the appropriate box.** If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are a single-member LLC that is disregarded as an entity separate from its owner (see *Limited Liability Company (LLC)* on this page), enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

**Note.** See the chart on page 4 for further clarification of name and TIN combinations.

**How to get a TIN.** If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at [www.ssa.gov](http://www.ssa.gov). You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at [www.irs.gov/businesses](http://www.irs.gov/businesses) and clicking on Employer Identification Number (EIN) under Starting a Business. You can get Forms W-7 and SS-4 from the IRS by visiting [IRS.gov](http://IRS.gov) or by calling 1-800-TAX-FORM (1-800-829-3676).

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

**Note.** Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

**Caution:** A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

## Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if items 1, 4, or 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code* earlier.

**Signature requirements.** Complete the certification as indicated in items 1 through 5 below.

**1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983.** You must give your correct TIN, but you do not have to sign the certification.

**2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983.** You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

**3. Real estate transactions.** You must sign the certification. You may cross out item 2 of the certification.

**4. Other payments.** You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

**5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions.** You must give your correct TIN, but you do not have to sign the certification.

## What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account <sup>1</sup>
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor <sup>2</sup>
4. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee <sup>1</sup>
b. So-called trust account that is not a legal or valid trust under state law	The actual owner <sup>1</sup>
5. Sole proprietorship or disregarded entity owned by an individual	The owner <sup>3</sup>
6. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))	The grantor <sup>4</sup>
For this type of account:	Give name and EIN of:
7. Disregarded entity not owned by an individual	The owner
8. A valid trust, estate, or pension trust	Legal entity <sup>4</sup>
9. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
10. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
11. Partnership or multi-member LLC	The partnership
12. A broker or registered nominee	The broker or nominee
13. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
14. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulations section 1.671-4(b)(2)(i)(B))	The trust

<sup>1</sup> List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

<sup>2</sup> Circle the minor's name and furnish the minor's SSN.

<sup>3</sup> You must show your individual name and you may also enter your business or DBA name on the "Business name/disregarded entity" name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

<sup>4</sup> List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships* on page 2.

**\*Note.** Grantor also must provide a Form W-9 to trustee of trust.

**Note.** If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

## Secure Your Tax Records from Identity Theft

Identity theft occurs when someone uses your personal information such as your name, SSN, or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, contact the IRS Identity Theft Hotline at 1-800-908-4490 or submit Form 14039.

For more information, see Publication 4535, Identity Theft Prevention and Victim Assistance.

Victims of identity theft who are experiencing economic harm or a system problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

**Protect yourself from suspicious emails or phishing schemes.** Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to [phishing@irs.gov](mailto:phishing@irs.gov). You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at: [spam@uce.gov](mailto:spam@uce.gov) or contact them at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or 1-877-IDTHEFT (1-877-438-4338).

Visit [IRS.gov](http://IRS.gov) to learn more about identity theft and how to reduce your risk.

## Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information.