

# Completing the Deposit Account Application for Trusts and Estates


When a Trustee or Executor is applying for a Business Advantage Account, complete the [Deposit Account Application for Trusts and Estates \(Form AB0908E\)](#).

For all other entities, please review [Completing the Business Advantage Account application](#).

To ensure your application is submitted in good order, select a section to review below:

<a href="#">Section 1</a>	<a href="#">Section 2</a>	<a href="#">Section 2.2</a>	<a href="#">Section 3</a>	<a href="#">Section 4</a>	<a href="#">Next Steps</a>	<a href="#">Identification</a>
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## Trust or Estate Information

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**1 Trust or Estate Information** Any reference to "Business" throughout this Application refers to the Trust or Estate.

Name of Trust or Estate 1  
 John Doe Trust

**Please provide the contact details for the Trustee or Executor.**

Mailing address (number, street, apartment) *Address cannot be PO Box. Physical address required.* 2  
 123 Main Street

City Toronto	Province ON	Postal code M9M 9M9	Phone number (416) 123-4567	Fax number
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Email address  
john@exampleemail.ca

**Please indicate the type of account and submit the applicable documentation (as outlined on page 5).** 3

Trust (see page 5 for types of trusts we support)  
 If you would like this Trust account identified as a Professional Trustee account please complete the Professional Trust Account Attestation form (AB0909E).

Estate

- 1 Please provide the full name of the Trust or Estate.
- 2 Ensure the Trustee or Executor's physical address is provided. The address cannot be a PO box.
- 3 Indicate the type of account and ensure the applicable documentation outlined at the end of the application is included. For a Trust account to be identified as a professional trustee account, please complete the Professional Trust Account Attestation form (AB0909E).

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## 2 International Tax Classification

For more information, please visit [www.canada.ca](http://www.canada.ca) for the definitions of the terms used in this section and to help classify the entity.

### 2.1 Declaration of Tax Residence

What is the tax residence(s) of this entity? Answer all questions in this section.

**Is the entity a tax resident of Canada?**     No     Yes    1

If yes, provide the Trust Account number in Canada.    Trust Account number

**Is the entity a U.S. person?**     No     Yes    2

If yes, is the entity a specified U.S. person?     No     Yes

If yes, provide Employer Identification Number (EIN).    EIN

**Is the entity a tax resident of a jurisdiction(s) other than Canada or the U.S.?**     No     Yes    3

▶ If yes, complete the information below for each jurisdiction. If you need more space, attach another page.

Jurisdiction of tax residence	Taxpayer Identification Number (TIN)
Reasons for not providing a TIN: <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <i>specify:</i>	
Jurisdiction of tax residence	Taxpayer Identification Number (TIN)
Reasons for not providing a TIN: <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <i>specify:</i>	

**Reasons for not providing a TIN:**  
A: The Business will apply or has applied for a TIN but has not yet received it.  
B: The Business's jurisdiction of tax residence does not issue TINs to its residents.  
C: Other (specify the reason).

- 1 If the entity is a tax resident of Canada, select the appropriate response and provide the Trust Account number in Canada.
- 2 If the entity is a U.S. person, select the appropriate response.  
If the entity that is a U.S. person is a specified U.S. person, select the appropriate response and provide the Employer Identification Number (EIN).
- 3 If the entity is a tax resident of a jurisdiction(s) other than Canada or the U.S., select the appropriate response for each question and provide the following for each jurisdiction:
  - Jurisdiction of tax residence
  - Taxpayer Identification Number (TIN)
    - If the entity does not provide the TIN, they will need to provide a reason by selecting the appropriate response provided on the form (A, B, or C.)

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**2.2 Entity Classification** – What is the classification of this trust or estate?

1

Select the option that best describes the trust or estate.

- The trust or estate is an entity whose interests are regularly traded on an established securities market or the trust or estate is related to such an entity.
- The trust or estate is engaged in an active trade or business – less than 50% of its gross income is passive income and less than 50% of its assets produce passive income, other than a trust or estate described in the previous option.
- The trust or estate is a government, a central bank or an international organization (or an agency of one).
- The trust or estate is a Canadian registered plan identified as a non-reporting financial institution by the *Income Tax Act* (Canada), for example an RPP, RRSP, RRIF, DPSP, or TFSA.
- The trust or estate is an active non-financial trust or estate other than described in the four previous options.
- The trust or estate is a passive non-financial entity.

1 Review the options and select the one that best describes the trust or estate.

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### 3 Individual Information

If the Trust or Estate is owned by another business, complete the Business Information Statement (AB0462E).

**Individual #1**

Please select the individual's relationship to the account. (Note: more than one may apply)

Trustee/Executor  
  Settlor  
  Beneficiary  
 1

**Is the individual a signing officer for the account?**

No  
  Yes  
 If yes, ensure identification information is completed below.

Name (last, first and middle initial) <b>Jane Doe</b>		Date of birth (mmm/dd/yyyy) <b>Mar/18/1972</b>	Occupation <b>Dentist</b>	
Home address (number, street, apartment) <i>Address cannot be PO Box. Physical address required.</i> <b>456 Main Street</b>		City <b>Toronto</b>	Province <b>ON</b>	Postal code <b>M9M 9M9</b>
Email address <b>jane@exampleemail.ca</b>		Home phone number		Mobile phone number <b>(416) 123-5555</b>

**Is individual #1 a tax resident of Canada?**

No  
  Yes

**Is individual #1 a U.S. citizen or U.S. resident for U.S. tax purposes?**

No  
  Yes  
 If yes, provide social security number (SSN) or individual taxpayer identification number (ITIN)

**SSN or ITIN**

**Is individual #1 a tax resident of a jurisdiction(s) other than Canada or the U.S.?**

No  
  Yes  
 If yes, please complete the International Tax Reporting for Individuals (AB0804E)

**Complete for beneficiaries only**

% Ownership/Interest

**Complete the identification information below if individual #1 is a signing officer.**  
 For verifying identification, please provide one valid Canadian government issued photo ID verified in person. If photo ID is not provided, please complete the Identification Verification Form and Signature Card (AB0487E).

Canadian Driver's Licence  
  Canadian Passport  
  Canadian Provincial or Territorial Identification  
  Canadian Citizenship (issued prior to 2012)  
 2

Other Canadian photo ID (specify) \_\_\_\_\_

Document number <b>CD1234567</b>	Issuing Jurisdiction (Province) <b>Ontario</b>	Issuing Country <b>Canada</b>	Expiry date (mmm/dd/yyyy) <b>Jan/22/2025</b>	Date verification was made (mmm/dd/yyyy) <b>Jun/02/2022</b>
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- 1 Identify the individual's relationship to the account. Indicate multiple options if applicable.
- 2 If the individual is a signing officer, provide the Identification information. For more information, please see the Identification tab. If photo ID is NOT provided, please complete the Identification Verification Form and Signature Card (AB0487E).

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#### 4 Representative Information and Assertions

I confirm that I have seen the authentic, valid and current identity verification documentation presented by the Signing Officers. I have completed and attached the Third Party Identification form (ABO321E), if I have reasonable grounds to suspect the Trust or Estate is opening the Account/Investment on behalf of or for the benefit of a third party. I also undertake to inform Manulife Bank if I become aware that the Account/Investment is being operated for the benefit of a third party. I confirm that I have delivered to the Trust or Estate the Account Operating Agreement and the Manulife Bank Services and Fees Guide - Business Accounts (ABO855E) which sets out the charges applicable to the Account.

**Saskatchewan Deposit Agents Only:** I confirm that I am a Deposit Agent for Guaranteed Investment Certificates for Manulife Bank in the Province of Saskatchewan. I hereby declare that I hold in trust all funds or certificates delivered or issued under this Application for the Trust or Estate signing.

Did the individual(s) initiate a new relationship with you for the purpose of opening this account?  No  Yes 1

**If yes:**  Individual(s) referred by someone I know  Individual(s) came to me directly

Advisor <span style="border: 1px solid orange; border-radius: 50%; padding: 2px 5px; font-weight: bold;">2</span>		Manulife Bank Representative	
Agent name (last and first) <i>Advisor, Test</i>	Representative code <i>123456</i>	Representative name (last and first)	Sales code
Telephone number <i>(416) 555-1234</i>	Ext. Fax number	Signature	Date (mmm/dd/yyyy)
Email address <i>test.advisor@email.ca</i>			
Signature <i>Test Advisor</i>	Date (mmm/dd/yyyy) <i>jun/2/2022</i>		

- 1
 Confirm if this is a new relationship with the client(s). If you select **yes**, also indicate if that client was referred to you.
- 2
 Indicate your agent information, sign, and date the application. A valid selling code is required.

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**Next steps:**

1. Provide a copy of this application and the Business Operating Agreement to the Trust or Estate.
2. Follow the appropriate instructions below for the method of the initial deposit:
  - a. **Funds Transfer:** Fax the completed application and a copy of the personalized VOID cheque to the fax number on the cover page.  
**NOTE:** The cheque must be preprinted with the Trust or Estate's full name. If a preprinted cheque is not available, then a Pre-Authorized Debit form or Bank Account Confirmation form completed and stamped by the other financial institution is required.
  - b. **Cheque:** Mail the completed application and the Trust or Estate's initial deposit cheque to the address on the cover page.
  - c. **Local Area Banking:** Fax the completed application, stamped copy of the NDDS and a photocopy of the cheque you deposited to the fax number on the cover page.
3. Ensure you attach the corresponding documentation below **and** any supplementary forms required as indicated throughout this application.

**1** A copy of this application, as well as the Business Operating Agreement must be provided to the Trust or Estate.

**2** Review options *a,b,c* and follow the applicable instructions. Mail or fax the application to Manulife:

**Manulife Bank of Canada**  
500 King Street North  
Waterloo ON N2J 4C6  
Fax: 1-866-840-6425

**3** Ensure you include any supplementary forms. Throughout this application, there are instructions to provide additional forms when applicable. Some examples are:

- If you would like the Trust account identified as a Professional Trustee account, please complete the Professional Trust Account Attestation form (AB0909E).
- If the Trust or Estate is owned by another business, complete the Business Information Statement (AB0462E).
- If an individual is a tax resident of a jurisdiction other than Canada or the U.S., please complete the International Tax Reporting for Individuals (AB0804E).
- If photo ID is not provided, please complete the Identification Verification Form and Signature Card (AB0487E).

To ensure your application is submitted in good order, select a section to review below:

Section 1	Section 2	Section 2.2	Section 3	Section 4	Next Steps	<u>Identification</u>
<b>Type of account</b>		<b>Identification documentation</b> <span style="background-color: #FFD700; border-radius: 50%; padding: 2px 5px;">1</span>				
<b>Estate</b>		Proof of death (Copy of Death Certificate or Funeral Director's Certificate) Copy of signed Will Copy of Certificate of Search from the Chamber of Notaries and the Quebec Bar (for Quebec only)				
<b>Trust</b> The Trust accounts supported are:		Copy of Trust Agreement				
Alter Ego Trust Family Trust Henson trust Retirement Compensation Arrangement (RCA)						
Testamentary Trust		Full copy of the Will and Death Certificate is required (in Quebec the two following searches are also required: The Chamber of Notaries and The Quebec Bar)				
Insurance Trust		Full copy of the original signed insurance documents showing the beneficiary of the policy and the trustee				
<span style="background-color: #FFD700; border-radius: 50%; padding: 2px 5px;">2</span> Visit <a href="https://manulife.ca/advisors">manulife.ca/advisors</a> for additional assistance and tips including rate guarantees, using local area banking and settling estate accounts.						

1 Review the list of Identification documentation required for each type of account. Ensure this information is submitted with your application.

2 Additional information can be found on [Manulife.ca/advisors](https://Manulife.ca/advisors).  
Additional training can be found within the [Bank Training Corner](#) on Advisor Portal (login required).