Reasonable Letter of Explanation for US address / US phone number

AXOS CLEARING

A subsidiary of Axos Financial™

Full Name(s): _____

Account Number: _____

I certify that I am non-US person as defined for US tax purposes. I have a US address / US phone number for one of the following reasons:

Section 1: Temporarily in the US

I **do not** qualify as a US resident under the substantial presence test. (www.irs.gov)

I have been in the US for _____ days based on the calculation for the substantial presence test for the current year and the previous two years.

Section 2: Reside In the US

I certify that I am (select one of the following):

- ○ 1) A foreign individual assigned to a diplomatic post or position in a consulate, embassy, or international organization in the US

- ○ 2) A teacher, trainee, or intern at a US educational institution or cultural exchange visitor program and hold the appropriate visa

- ○ 3) A student at a US educational institution and hold the appropriate visa

- ○ 4) A spouse or unmarried child of a person described above in 1, 2 or 3.

Section 3: Do Not Reside In the US

I meet the closer connection exception to the substantial presence test, and I certify all the following are true:

- I have been present in the US fewer than 183 days in the current year and the past 2 years
- I maintain a tax home in the foreign country of _____ during the current year; AND
- The address belongs to (select one of the following):
  - ○ A Family Member/Friend
  - ○ A mail Collection/Forwarding Service
  - ○ Other: _____

If you claimed a tax treaty on the W-8BEN, you must certify your claim in the section below:

Claiming a Treaty: I certify that I am treated as a legal tax resident of _____ for the purposes of the income tax treaty between it and the US and am not treated as a US resident or citizen for purposes of that income tax treaty.

I have provided or will provide with any other documentation requested to support my claim of non- US status and/or tax treaty benefits and will refresh such documentation upon request. I also acknowledge that I 1) must advise if I become a US citizen, US resident, or other US person for US tax law purposes; and 2) such change in my US tax status will impact on the US tax treatment of my income from US investments.

X Account Holder Signature:

_____

X Co-Holder Signature:

_____

Date:

_____