



AJG Risk Management Services LLC W-9 Reporting

Effective January 1, 2023, Arthur J. Gallagher Risk Management Services, Inc. converted to an LLC ("AJG RMS LLC"). From that moment, for U.S. federal tax purposes, AJG RMS LLC is viewed as an entity that is disregarded as an entity separate from its owner (known as a "disregarded entity").

IMPORTANT: This conversion **did not change** the federal tax EIN for AJG RMS (Risk Management Services) LLC. **Please see the attached 147C confirmation letter from the IRS (Internal Revenue Service) concerning what the EIN is for AJG RMS LLC.** That is, AJG RMS LLC is still a separate legal entity with its own EIN for commercial purposes, but it is no longer a separate taxpayer for income tax purposes.

As a result, the IRS rules for W-9 reporting require that AJG RMS LLC must be reflected on a W-9 of Arthur J. Gallagher & Co, rather than on its own W-9, and the Tax ID displayed on Part I of the W-9 must be the regarded taxpayer, i.e., AJG & Co. This concept also applies to certain other income tax related reporting purposes, such as reporting of forms 1099. (see Treas. Reg. Section 301.6109-1(h)(2)(i). Rev. Rul. 2001-61). However, recognizing that many carriers are in the habit of looking to a W-9 for EINs, Arthur J Gallagher Risk Management Services, LLC's EIN (36-2102482) has been added on line 2 for informational purposes.

Said differently, given that AJG RMS is now a deemed division of AJG & Co **solely** for U.S. income tax purposes, the IRS W-9 requirements no longer allow for a separate W-9 for AJG RMS LLC and the structure of the form does not provide a natural place to put the EIN of disregarded entities.

Please refer to the relevant IRS instructions on Form W-9, below, supporting our W-9 presentation as described above.

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.

This reporting has been confirmed with outside Tax Counsel and Gallagher has been assured that this presentation is not only required but is also common and consistent with how other US companies report disregarded entities for income tax purposes. Given the Form W-9 requires a corporate officer to sign it under the penalties of perjury, it is important that Gallagher complete this form following the IRS instructions.

Gallagher acknowledges that the W-9 requirements have caused some confusion amongst parties that have historically relied on the W-9 of AJG RMS for certain non-income tax reporting purposes. To mitigate this confusion, Gallagher has started posting both the W-9 and the 147C confirmation letter, along with this explanation, on its W-9 website.

Request for Taxpayer Identification Number and Certification

Go to www.irs.gov/FormW9 for instructions and the latest information.

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

Before you begin. For guidance related to the purpose of Form W-9, see *Purpose of Form*, below.

Print or type. See Specific Instructions on page 3.	1 Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.) ARTHUR J. GALLAGHER & CO.	
	2 Business name/disregarded entity name, if different from above. ARTHUR J. GALLAGHER RISK MANAGEMENT SERVICES, LLC (FEIN: 36-2102482)	
	3a Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only one of the following seven boxes. <input type="checkbox"/> Individual/sole proprietor <input checked="" type="checkbox"/> C corporation <input type="checkbox"/> S corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) _____ Note: Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions) _____	
	3b If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions <input type="checkbox"/>	
	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) 5 Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any) E <i>(Applies to accounts maintained outside the United States.)</i>	
	5 Address (number, street, and apt. or suite no.). See instructions. 2850 GOLF ROAD	Requester's name and address (optional)
	6 City, state, and ZIP code ROLLING MEADOWS, IL 60008	
7 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 instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. See also *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number									
				-					
or									
Employer identification number									
3	6	-	2	1	5	1	6	1	3

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 for Part II, later.

Sign Here	Signature of U.S. person 	Date 1/3/2025
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General Instructions

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

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

What's New

Line 3a has been modified to clarify how a disregarded entity completes this line. An LLC that is a disregarded entity should check the appropriate box for the tax classification of its owner. Otherwise, it should check the "LLC" box and enter its appropriate tax classification.

New line 3b has been added to this form. A flow-through entity is required to complete this line to indicate that it has direct or indirect foreign partners, owners, or beneficiaries when it provides the Form W-9 to another flow-through entity in which it has an ownership interest. This change is intended to provide a flow-through entity with information regarding the status of its indirect foreign partners, owners, or beneficiaries, so that it can satisfy any applicable reporting requirements. For example, a partnership that has any indirect foreign partners may be required to complete Schedules K-2 and K-3. See the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they



Department of the Treasury
Internal Revenue Service
Cincinnati, OH 45999

In reply refer to: 0235222594
Feb 16, 2023 LTR 147C
36-2102482

ARTHUR J GALLAGHER RISK MANAGEMENT SERVICES LLC
2850 GOLF RD STE 1000
ROLLING MDWS, IL 60008

Taxpayer Identification Number: 36-2102482

Form(s):

Dear Taxpayer:

Your Employer Identification Number (EIN) is 36-2102482. Please keep this letter in your permanent records. Enter your name and your EIN on all business federal tax forms and on related correspondence.

If you have any questions regarding this letter, please call Tiffany Banks at 859-320-3405 between the hours of 6:30 AM and 4:00 PM EST. If you prefer, you may write to us at the address shown at the top of the first page of this letter. When you write, please include a telephone number where you may be reached and the best time to call.

Sincerely,

/s/Tiffany Banks
1000195652
Tax Examining Technician