



Policy No.

POLICY LOAN APPLICATION	
Policyowner	
Insured	
Amount of loan requested	
Purpose of loan	

I/We, the undersigned owner/s and/or irrevocable beneficiary/ies/assignee of the herein described policy hereby apply for a loan against said policy. I/We agree to the terms and conditions that are hereto incorporated and part hereof incorporated by reference.

1. This loan shall bear interest at a rate determined on the date of this application.
2. This loan and the interests herein above specified shall be paid at the Home Office or any Branch Office, while the policy remains in force, and during that time, the loan may be paid in full or in installment.
3. Any amount of the loan and/or interests that is not repaid on the anniversary date shall likewise continue to earn interest at the rate in effect as of that date.
4. If at any time the total loan on the said policy, including interest due or accrued, exceeds the amount of the cash surrender value and accumulated dividends, the policy automatically terminates without value on that date. At least 30 days prior to the date of termination, the Company shall notify the insured of the impending termination.
5. Any notice relative to this loan addressed to our last known post office address shall be deemed to have been duly served.
6. The provisions of the said policy in relation to policy loans, not otherwise stated herein, are hereby incorporated in this Loan Agreement, by reference, and made part hereof.

I/ We further agree that the assignment of my/ our rights and interests in the policy against which this loan is granted shall be binding upon me/us and my/our successors in interests or assigns even if the assignment has not been endorsed on the policy, and provisions therein to the contrary notwithstanding.

Printed name of Policyowner	Signature of Policyowner/Insured
Printed name of Irrevocable Beneficiary, if any	Date Signed
Printed name of Irrevocable Beneficiary, if any	Signature of Irrevocable Beneficiary, if any
Printed name of Assignee, if any	Signature of Assignee, if any
Printed name of Witness	Signature of Witness
Address of Witness	

INSTRUCTIONS

1. If there is an irrevocable beneficiary, said beneficiary's signature is required. If the irrevocable beneficiary is a minor, the Judicial Guardian shall sign for him and letters of Guardianship and a Court Order, authorizing the loan on the Policy must be presented.
2. If the assignee is a corporation, an officer of the corporation must sign for the corporation and this application must be accompanied by a certified true copy of the Board of Directors resolution authorizing the loan on the policy and giving the executing officer the power to sign on behalf of the corporation.
3. A witness of legal age must sign this form. This witness must be a disinterested person.
4. In claiming the loan proceeds, bring at least two identification papers such as passport, driver's license, company or professional ID.
5. If a representative is designated to claim the loan proceeds, the following must be presented:
  - a) Authorization letter bearing the signature of the representative and signed by the policyowner; and
  - b) The representative's proper identification.