



1116 West Riverside Avenue, P.O. Box 1445  
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### Request for Policy Loan

I, \_\_\_\_\_ as owner of Policy Number \_\_\_\_\_ do hereby request a loan be taken against the cash values of this policy in the amount of:

- \$ \_\_\_\_\_ (Specify amount)
- The maximum amount available

By requesting this loan, I agree and attest to the following:

- Interest will be payable annually on any outstanding loan. The interest rate for this loan as of today's date is \_\_\_\_\_. *Interest rates may change annually on the anniversary date.*
- There are no assignments against this policy, nor are there any pending proceedings in bankruptcy or dissolution of marriage (Community Property States only) against the owner of this policy.
- Repayment on the loan is discretionary, but should the loan and cash values become equal and premium and/or loan interest payment is not made, the policy will terminate without value.

The available cash value which may be borrowed is determined by the actual cash value as of the date of the loan request, less:

- \* Any premium payments necessary to pay the policy to its next anniversary date
- \* Any existing policy loan
- \* Any loan interest due to the next policy anniversary date

By signing below, I acknowledge that I understand and accept the terms set forth above:

\_\_\_\_\_  
Please Print Name of Owner

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Owner

\_\_\_\_\_  
Name of Insured (if other than owner)