

LOAN REQUEST

INSURED _____ CERTIFICATE/POLICY NUMBER _____

OWNER (IF OTHER THAN INSURED) _____ DATE _____

MAILING ADDRESS: Insured's or Owner's (if other than Insured)

Street _____ City _____ State _____ Zip Code _____
HOME PHONE NUMBER () _____ WORK PHONE NUMBER () _____

MAKE CERTIFICATE/POLICY LOAN FOR MAXIMUM or \$ _____

I understand that the certificate/policy will be the sole security for the loan and that the loan will be made subject to the terms of the certificate/policy, including interest on the loan. It is expressly represented and warranted that no other person, firm or corporation has any interest in said certificate/policy except the undersigned and that no proceedings in insolvency or bankruptcy have been instituted or are pending against the undersigned.

NOTICE OF TAX WITHHOLDING

Tax withholding on loans is not applicable unless policy is a Modified Endowment Contract (MEC). If policy is a MEC, there may be a 10% tax penalty if owner is under age 59^{1/2}.

Federal tax law requires that we withhold tax from the taxable portion of any distributions, unless you request NOT to have taxes withheld. If you request a distribution and neglect to advise us NOT to withhold Federal Income Tax before the date payment must be made, the law requires that we withhold tax. If you do elect not to have withholding apply to your distribution, you may be responsible for payments of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. Please check one box below:

- I DO want Federal Income Tax withheld from the withdrawal of funds indicated above.
If federal withholding is elected, applicable state withholding will also apply if required by the owner's state of residence.
- I do NOT want Federal Income Tax withheld.

Any tax withheld will reduce the amount of your check as requested above.

**Certificateowner/Policyowner's Social Security
or Taxpayer's Identification Number** _____/_____/_____

Certification — Under penalties of perjury, I certify that:

- (1) 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
- (2) I am not subject to backup withholding either because 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 the IRS has notified me that I am no longer subject to backup withholding (does not apply to real estate transactions, mortgage interest paid, the acquisition or abandonment of secured property, contributions to an individual retirement arrangement (IRA), and payments other than interest and dividends).

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 of underreporting interest or dividends on your tax return.

If owner is an individual or partnership:

Signature of owner(s) _____ Title _____ Signature of assignee (if any) _____
Signature of owner's spouse (if required) _____ Signature of irrevocable beneficiary (if any) _____

If owner or assignee is a corporation:

Signature of corporate officer _____ Title _____ Signature of corporate officer _____ Title _____

***Notary:** On this day personally appeared before me _____ who executed this form and acknowledged that he or she (or they) signed the same as his or her (or their) free and voluntary act and deed for the uses and purposes therein mentioned. Notary Stamp Here

Given under my hand and official seal this _____ day of _____, _____ Notary Signature

Request for Loan Instructions

What is a certificate/policy loan?

A certificate/policy loan allows you to **borrow** against the value of your life insurance certificate/policy. Loan interest is paid in advance to your next certificate/policy anniversary.

Each anniversary, you will be billed for a full year's interest on the balance of the certificate/policy loan. Any annual interest you do not pay will be added to the amount of the loan, as long as the amount of your loan and interest does not exceed the loan value of your certificate/policy. You may make payments toward your certificate/policy loan at any time. If you do not repay your loan, it will be deducted from the death benefit of your certificate/policy at the time of the insured's death.

The amount of your check will be the amount you requested or the maximum loan value available, if less, with the certificate/policy loan interest paid.

How do you request a certificate/policy loan?

Complete the loan request form. Be sure to complete all the information requested. We cannot process the request if we do not have the tax information completed and proper signatures.

What signatures are required to request a loan?

In addition to the owner's signature (as indicated below), we require the signature of the irrevocable beneficiary (if applicable) and the collateral assignee (if applicable).

If the certificate/policy is owned by an Individual: The individual owner must sign. If the change is being executed by a married person residing in Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, Wisconsin or any other community property state, it must also be signed by the owner's spouse.

If a partnership owns the certificate/policy: At least two partners must sign. Signature authorization may be required.

If a corporation owns the certificate/policy: At least two corporate officers must sign. Signature authorization may be required.

If the certificate/policy is jointly owned: The signature of **BOTH** owners is required.

If you have any questions, please call your agent or our toll-free number: 1-800-SYMETRA, 1-800-796-3872.