

SIGNATURE REQUIREMENTS

INDIVIDUAL OWNER(S) - Individual must sign on the line provided for “Owner.”

PARTNERSHIP IS THE OWNER - Two authorized partners must sign below the name of the partnership, the title “Partner” must follow each signature.

CORPORATION IS THE OWNER - One officer other than the Insured or Owner must sign below the name of the corporation. The officer’s title (President, General Manager, Vice President, Secretary or Assistant Secretary) and company stamp must follow the signature. A corporate resolution is required to support any signature.

TRUST IS THE OWNER - If the benefits are payable to a trust, the trustee should complete the Loan Request and attach a statement that the trust is currently in force and that the trustee is now actively serving thereunder. The trustee should furnish the trust tax identification number and a copy of the first page and signature page, as well as those pages of the trust document relating to the appointment of the Trustee/Successor Trustee(s).

GUARDIAN OR CONSERVATOR OR AGENT ACTING UNDER A POWER OF ATTORNEY - The signature of a guardian/conservator or an agent acting under a power of attorney, (whichever applies) must sign on behalf of the Owner. Certified copies of the letters of guardianship/conservatorship and the court order that authorizes the change must also be submitted if acting under a guardianship/conservatorship. For those acting under a Power of Attorney, an affidavit of agent and the Questionnaire Accompanying the Power of Attorney must also be completed, and the complete Power of Attorney document attached.

BENEFICIARIES - Any irrevocable beneficiaries must sign all Loan Requests.

ASSIGNEE - If the Policy has been assigned as collateral security, the assignee must sign this Loan Request. If the assignee is a business, an officer of the assignee must sign and include the officer’s title.

GENERAL NOTICES

The Company makes no representation and assumes no liability for the tax implication, if any, of this transaction. The Company does not offer tax or legal advice. Because tax laws are subject to change and different interpretations, we recommend that you seek counsel from a qualified advisor.