

Important information

Before applying for a loan, we recommend that you review the loan provisions of your policy and seek the advice of your own tax or financial professional.

Use this form to request a loan from your life insurance policy. If a policy terminates for any reason, the amount of any outstanding loan that was not previously considered income will be treated as if it had been distributed to the owner upon such termination. Under certain circumstances involving large amounts of outstanding loans, if you are subject to income taxation, you may have to choose between high premium requirements to keep your policy from lapsing and a significant tax burden if you allow the lapse to occur.

Instructions for completing this form

Please use this information to complete the form correctly. Your form will be considered in good order when:

- All the required information has been completed.
- All the appropriate signatures are given.

Section 1: Policy information

Complete all information requested for the policy owner and life insured.

Section 2: Loan information

Indicate the amount of the loan that you are requesting or check the box to indicate a maximum loan.

Section 3: Electronic funds transfer information

Ensure that all appropriate information is provided to process the electronic funds transfer request.

Section 4: Signatures

- Ensure that all appropriate signatures are on the form before submitting to our service office. **All owners must sign and date the form.**
- **If the policy has an irrevocable beneficiary, the irrevocable beneficiary's signature is required.**
- **If the policy is collaterally assigned, the assignee must sign this form evidencing its acknowledgment and consent to the request.**

Manulife Bermuda reserves the right to request additional information as necessary.

1. Policy information

Policy number

Owner name

Phone number

Email address

Address (Street)

City

Country

Mailing code

Insured name (First)

MI

Last

2. Loan information

Manulife Global Indexed Universal Life (MGIUL) policies only:

A loan taken from an Indexed Universal Life product is secured (to the extent possible) by funds you have in your policy's Guaranteed Interest Account (GIA). While serving as loan collateral, these funds are transferred to a loan account, where they earn interest. Amounts borrowed in excess of the GIA balance and the balance of funds in the holding segment are secured by the Index Appreciation Account (IAA).

Any loan amount collateralized from the IAA will be reported as the Index Loan Principal (ILP). On each segment initiation date, any additional value in the GIA shall first reduce the ILP until the balance is reduced to zero. Reduction to the ILP balance does not increase the IAA. No new segments are created under the IAA account until the ILP balance is reduced to zero. Once the ILP has been reduced to zero, premium payments will be allocated within the accounts requested through your premium and maturing segment allocation instructions.

Select one:

Loan amount \$ _____

Maximum amount available

3. Electronic funds transfer information

Provide your account information:

Correspondent bank name

Account number

SWIFT code

Beneficiary bank name

SWIFT code

Beneficiary bank address (Street)

City

Country

Mailing code

Account name

Account number

IBAN account number
(required for European Union countries)

Policy number: _____

4. Signatures

By signing below, I certify that I request a loan against the value of the policy identified in section 1 of this form. I understand that this loan must be repaid with interest, or the loan amount plus interest will be deducted from any proceeds paid by this policy for the cash surrender value or death benefit. This loan is subject to the provisions and conditions of the policy. This loan agreement applies to the amount of the loan requested, or the amount available if it is less, plus any existing loan amount on this policy. Any prior loan agreement or certificate will become void when this loan agreement takes effect.

I understand the effective date of this request will be the date that all requirements are received in good order by Manulife Bermuda.

SIGN HERE _____
Signature of owner Date (mm/dd/yyyy)

By signing below, I certify that I have been informed of the policy owner’s request made herein and acknowledge and consent to the request.
I understand the effective date of this request will be the date the all requirements are received in good order by Manulife Bermuda.

SIGN HERE _____
Signature of assignee Date (mm/dd/yyyy)

Print name (First) MI Last Title

SIGN HERE _____
Signature of irrevocable beneficiary (if any) Date (mm/dd/yyyy)

Print name (First) MI Last