

- *We, us* and *our* refers to the company that insures the policy identified below.
- *You* and *your* refers to the policy owner.
- An *insured person* is a person who is insured under the policy or any rider.

1 General information	Policy number	Name of insured person (first, middle initial, last)		
	Name of policy owner		If applicable, name of 2nd policy owner	
2 Loan details This policy loan could result in a taxable gain.	I request an advance as a loan for: <input type="radio"/> Specific amount \$ _____ <input type="radio"/> Maximum loan available Pay me by the following payment method: <input type="radio"/> by cheque <input type="radio"/> by direct deposit <input type="radio"/> void cheque attached <input type="radio"/> banking information already on file			
	If the specified amount is more than the maximum, the maximum available amount will be used. The interest rate (or service charge) will be the rate specified in the policy or such lesser rate or rates as we may determine from time to time. If a policy loan interest rate (or service charge) is not specified in the policy, we will calculate interest at a rate set by us from time to time. The highest annual interest rate that we could charge is the greater of: <ul style="list-style-type: none"> • 8% and • the prime rate being charged by our banker plus 2%. If the loan and interest, together with all other indebtedness under the policy, at any time exceeds the policy's value, all our liability under the policy will automatically terminate, subject to any right of reinstatement provided in the policy. The amount payable in the event of a claim under the policy will be reduced by the amount of the loan and any interest that is still outstanding.			
3 Payment options	While the policy is in effect, the loan with accrued interest may be repaid in full or in part at any time. If you are interested in making regular monthly payments and want to find out what options are available to you, please call our Customer Service Centre outside Quebec at 1-888-626-8543. In Quebec contact 1-888-626-8843. If you are calling from outside North America, please phone us collect at 519-747-6600. Ask for the Individual Insurance Customer Service Centre.			
4 Signatures If there are two policy owners, both of them must sign. * If the owner is a corporation , we require: <ul style="list-style-type: none"> • the signatures and titles of two signing officers or • the signature and title of one signing officer and the corporate seal; If the corporation does not have a corporate seal and you are the only person authorized to sign on behalf of the corporation, sign in the signature box for owner #1 and write your initials in the box provided. ** If the policy has been collaterally assigned or in Quebec, hypothecated, either: <ul style="list-style-type: none"> • obtain a Release of Assignment or Release of Hypothecation or • have the collateral assignee or hypothecary creditor sign this form to show consent for the policy loan. 	Signed at (city or town, province)		Date (dd/mmm/yyyy)	
	Signature of policy owner #1*		Signature of policy owner #2*	
	Title (if applicable):		Title (if applicable):	
	Initial here	Write your initials here to confirm that you are the only person authorized to sign on behalf of the corporation and that it does not have a seal. You must also sign above.		
	<i>Preferred</i> beneficiaries named on policies issued before July 1, 1962 and irrevocable beneficiaries named on all policies must sign below to show their consent to the policy loan. Minor beneficiaries cannot give consent.			
Signature of irrevocable or preferred beneficiary				
X				
Signature of collateral assignee**		Signature of collateral assignee**		
X		X		
Title (if applicable):		Title (if applicable):		