

INSTRUCTION GUIDE FOR CERTIFICATE LOAN REQUEST FORM

This instruction guide outlines all required sections **1 to 7** that must be completed in full. The form must be signed in **sections 5 and 7**.

This instruction guide is for **reference only and does not need to be returned** with the completed loan form.

If any of the sections listed below are incomplete, the processing of your loan request would be delayed or we may not be able to process the request.

Be sure to enclose the following items:

- Certificate Loan Request Form.
- If your address has been changed in the last six months then a clear copy of a Utility Bill or government issued identification that shows the current Mailing address must be submitted.
- If you were a minor and are now the current Owner of the certificate or if your Signature has changed since the time of Issue then a clear copy of Government Issued Identification (examples: Driver's License or Passport) must be submitted with the loan request form.
- Electronic Funds Transfer will not be available if banking information has been changed in the last six months and/or the Payor is different from the Owner.

The following sections must be completed signed and dated per instructions provided.

Write the certificate number in the box provided on top right corner of each page of the form as shown

Certificate number:

Section 1: Owner Information – complete in FULL

1. Owner Information

<p>Information about the Certificate Owner</p>	<p>If the Insured was a minor at issue and is now the current Owner, we will require a copy of government ID (Driver's License, Passport or notarized signature) to accompany this request, unless it has been previously provided. This will ensure that there are no delays in processing.</p>
<p>Owner Name (first, middle initial & last)</p> <input type="text"/>	<p>SSN/TIN</p> <input type="text"/>
<p>Address</p> <input type="text"/>	<p>Date of Birth (mm/dd/yyyy)</p> <input type="text"/>
	<p>Primary Phone Number</p> <input type="text"/>

Section 2: Payment Instruction- If no option is selected, a check will be mailed to the Owner's current address on file

2. Payment Instructions

<p>Please choose one of these two options. If no choice is made, Foresters Financial will mail the check to the address on file.</p>	<p><input type="radio"/> Check mailed to the Owner's current address on file</p> <p><input type="radio"/> Electronic Funds Transfer (Direct Deposit)</p> <p>Please note, the Electronic Funds Transfer (EFT) option is only available if you are the current Owner/Assignee and Payor and currently paying your premium on a Pre-Authorized Checking Plan (PAC).</p>
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Section 3: Loan Request – if a specific dollar amount is not mentioned, the maximum amount available will be granted

3. Loan Request

<p>Please complete this section if you are requesting a cash loan from the cash value of your Certificate.</p>	<p><input type="radio"/> Maximum available loan amount</p> <p><input type="radio"/> I request a cash loan in the amount of: \$ <input type="text"/></p> <p>If the actual amount of the loan requested exceeds the maximum available, then only the maximum available loan amount will be granted.</p> <p>We encourage you to set up a scheduled loan repayment plan to control the amount of interest accrued and applied towards the cash value of your Certificate to control the amount of the debt.</p>
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Section 4: Replacement Declaration – This section is mandatory to complete. Answer Yes or No to questions A, B and C.

4. Replacement Declaration

Failure to complete this section may delay the processing of your request.

- a) Have you purchased a new Foresters Financial product in the last 13 months?
 Yes No
- b) Will the funds from this request be used to pay premiums on a new or an existing Foresters Financial certificate?
 Yes No
- c) Will the funds from this request be used to pay premiums on a new or existing insurance or annuity product with another company?
 Yes No

Section 5: Withholding Tax – Sign at the bottom if this applies

5. Withholding Tax

There may be federal and state income tax consequences associated with taking a loan against your certificate. Foresters Financial representatives do not provide tax advice. Please consult your tax advisor to understand the potential implications of taking out a loan against your coverage.

If eligible, please check the appropriate option:

- Withhold federal and state income tax
- Do not withhold federal and state income tax

If no choice is made, Foresters Financial will withhold the applicable federal and state withholding taxes from the taxable portion of the payment, if any.

Under penalties of perjury, by signing below, I certify that:

- a. The Social Security Number on this form is my correct taxpayer identification number;
- b. I am not subject to backup withholding due to failure to report interest and dividend income;
- c. I am a US person (including a US resident alien); and
- d. I am exempt from Foreign Account Tax Compliance Act (FATCA) reporting.

You must cross out item (b) above if you have been notified by the IRS that you are currently subject to backup withholding. You must cross out item (c) if you are not a US person (including a US resident alien).

Owner's Signature

Continue to page 2 for additional signatures; failure to sign page 2 will result in our inability to process your request.

Section 6: Agreements and Authorizations on page 2– read through this section carefully

Section 7: Signature Section

7. Signature Section

Printed name and signature are both required.

If the Owner, Irrevocable Beneficiary or Collateral Assignee is a company, please submit a letter of direction on company letter head along with this request authorizing this transaction.

Owner - Print name	Signature of Owner	Date (mm/dd/yyyy)
<input type="text"/>	<input checked="" type="checkbox"/>	<input type="text"/>
I, the Irrevocable Beneficiary, consent to the loan and understand that it may impact the amount of the death benefit payable.		
Beneficiary - Print name (If applicable)	Signature of Beneficiary	Date (mm/dd/yyyy)
<input type="text"/>	<input checked="" type="checkbox"/>	<input type="text"/>
I, the Collateral Assignee, consent to the loan and understand that it may impact the amount of the death benefit payable.		
Assignee - Print name (If applicable)	Signature of Assignee	Date (mm/dd/yyyy)
<input type="text"/>	<input checked="" type="checkbox"/>	<input type="text"/>

Irrevocable Beneficiary – only complete if applicable

An Irrevocable Beneficiary means that any changes affecting the value of the policy require the beneficiary's written consent. If you assigned your beneficiary as irrevocable, their signature is required on this form.

Collateral Assignee – only complete if applicable

Collateral Assignee is applicable if you have assigned your certificate to a financial institution (usually to cover a debt).

Date - Date field in the above section refers to today's date