

# Certificate Loan Request Form

Certificate number:

<b>Purpose of this form</b>	Use this form to request a cash loan from your certificate.
<b>Terms used in this form</b>	<p><i>Foresters Financial<sup>TM</sup>, Insurer</i> mean The Independent Order of Foresters.  <i>You</i> means the Owner who is completing and signing this form, unless otherwise specified.  <i>Certificate</i> means the above-numbered certificate, issued by an Insurer.  <i>Owner</i> includes Certificate Owner and Absolute Assignee and Annuitant.                      Social Security Number will be known as SSN and Tax Identification Number will be known as TIN.</p>

## 1. Owner Information

<b>Information about the Owner</b>	<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. This will ensure that there are no delays in processing.</p> <p>Owner Name (first, middle initial &amp; last)</p> <input style="width: 100%;" type="text"/>						
	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; border-bottom: 1px solid black;">SSN/TIN</td> <td style="width: 33%; border-bottom: 1px solid black;">Date of Birth (mm/dd/yyyy)</td> <td style="width: 33%; border-bottom: 1px solid black;">Primary Phone Number</td> </tr> <tr> <td style="border: 1px solid black;"><input style="width: 95%;" type="text"/></td> <td style="border: 1px solid black;"><input style="width: 95%;" type="text"/></td> <td style="border: 1px solid black;"><input style="width: 95%;" type="text"/></td> </tr> </table>	SSN/TIN	Date of Birth (mm/dd/yyyy)	Primary Phone Number	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
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## 2. Payment Instructions

<b>Choose one of these two options</b>	<p><input type="radio"/> Check mailed to the Owner's current address on file</p> <p><input type="radio"/> Electronic Funds Transfer (EFT)</p> <p>Please note, the Electronic Funds Transfer (EFT) option is only available if all the following apply:</p> <ul style="list-style-type: none"> <li>• You must be currently paying your premiums on a Pre-Authorized Checking Plan (PAC)</li> <li>• The current payer and Owner/Assignee must be the same</li> </ul> <p>If you wish to proceed with the EFT option, but use a different account than what is currently on file, then please complete the Authorization for Direct Deposit form.</p>
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## 3. Loan Request

Complete this section if you are requesting a cash loan from the cash value of your certificate.	<p><input type="radio"/> Maximum available loan amount</p> <p><input type="radio"/> I request a cash loan in the amount of: \$ <input style="width: 150px;" 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>
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## 4. Withholding Tax

This section applies to Modified Endowment Certificates (MEC) only.	<p>There may be federal and state income tax consequences. Foresters representatives do not provide tax advice. You may want to consult your tax advisor. If no choice is made, Foresters will withhold the applicable federal and state withholding taxes from the taxable portion of the payment, if any.</p> <p>Please check the appropriate option:</p> <p><input type="radio"/> Withhold federal and state income tax</p> <p><input type="radio"/> Do not withhold federal and state income tax</p> <p>Under penalties of perjury, by signing below, I certify that:</p> <ol style="list-style-type: none"> <li>a. The Social Security Number on this form is my correct taxpayer identification number;</li> <li>b. I am not subject to backup withholding due to failure to report interest and dividend income;</li> <li>c. I am a US person (including a US resident alien); and</li> <li>d. I am exempt from FATCA reporting.</li> </ol> <p>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).</p> <p>Owner's Signature</p> <div style="border: 1px solid black; padding: 5px; width: 300px;">X</div>
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# Certificate Loan Request Form (continued) Certificate number:

## 5. Loan Repayment

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.

### Loan Repayment Option (Please complete one only):

- Please set up a scheduled loan repayment of \$  to be added to my current premiums (minimum equivalent of \$25.00 per month).
- Please increase my current loan repayment schedule by \$  (only if you have a current loan and repayment schedule with Foresters Financial).
- For Foresters universal life certificates only – Redirect my current premium payments towards the loan balance until such time as the loan balance is \$0.

## 6. Replacement Declaration

This section must be completed to comply with State regulations concerning the replacement of Life Insurance or an Annuity. 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 or will the funds from this request be used to pay premiums on a new or an existing Foresters Financial policy?  Yes  No

If 'Yes', please provide the certificate number:  and amount to be applied: \$

If you answered 'Yes' to question a), this is a replacement and the appropriate State Replacement Disclosure form is required before we can complete the request. Please contact your Foresters Financial representative for this form.

- b) 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

If 'Yes', please provide the company and agent name:

## 7. Agreements and Authorizations

Review this section before signing

I, the Owner, certify that the information provided is true, correct and complete. I understand that any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information commits an act of fraud, and is subject to criminal and civil penalties. Additionally I understand that:

- This request is not valid unless all pages have been completed, signed and submitted.
- Any corrections to this form must be initialed by all signing parties.
- The current irrevocable beneficiary must sign to release his or her rights.

An Irrevocable beneficiary is a beneficiary whom you named to receive insurance money if:

- The owner has specified on the beneficiary designation form that the designation is to be irrevocable, and has complied with any applicable formalities required to make the designation irrevocable under State law.

Irrevocable Beneficiary and Collateral Assignee:

An Irrevocable Beneficiary and/or a Collateral Assignee, by signing this form agrees and consents to Foresters Financial extending the loan as requested, on the terms set out and to the loan payment all as described in this Certificate Loan Request Form and releases all their rights and interest in regard to the Certificate to the extent necessary for Foresters Financial to effect the instructions set out in this Certificate Loan Request Form.

Foresters is requested to grant a loan for the amount stated or the maximum loan amount available, whichever is less, subject to the terms of the loan provision of the Certificate.

In consideration for granting this loan, I have read, understand and agree that:

1. All outstanding debt will be consolidated and will form part of the loan requested. All outstanding amounts for principal and accrued interest will constitute debt under the Certificate.
2. The Certificate, together with any Certificate or Certificates that may be issued in substitution therefore and all monies at any time payable in connection therewith are hereby assigned to Foresters Financial as security for the loan.
3. Subject to the provisions of the entire contract, if at any time the debt secured by the Certificate exceeds the cash value, the Certificate will terminate and all liability of Foresters Financial under the Certificate will immediately terminate.
4. Interest, at the rate stated in the Certificate, will be deducted from the loan in advance to the next Certificate anniversary. Any existing debt and any premium(s) that is/are due and unpaid will also be deducted from a new cash loan. If a current premium was recently remitted, this information should be submitted with the loan agreement, otherwise the premium may be deducted from the loan.

# Certificate Loan Request Form (continued) Certificate number:

## 8. Signature Section

<p><b>8.1 Owner Signature</b></p> <p>Printed name and signature are both required.</p>	<div style="border: 1px solid black; width: 40px; height: 25px; display: inline-block; margin-bottom: 5px;"></div> <small>Initial</small> <p>If the Owner is a company, please have two officers sign, or one officer with corporate seal. If you are the only signing officer and there is no corporate seal, please sign below, and initial the box to the left to confirm.</p>								
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<p><b>8.2 Irrevocable Beneficiary(ies) Signature</b></p> <p>The current beneficiary(ies) must sign to release his or her rights if he or she is a Irrevocable Beneficiary (for definitions, see Section 7).</p>	<p><b>Current Beneficiary Section</b></p> <div style="border: 1px solid black; width: 40px; height: 25px; display: inline-block; margin-bottom: 5px;"></div> <small>Initial</small> <p>If the current beneficiary is a company, please have two officers sign, or one officer with corporate seal. If you are the only signing officer and there is no corporate seal, please sign below, and initial the box to the left to confirm.</p>																
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<p><b>8.3 Collateral Assignee Signature (if applicable)</b></p> <p>The assignee must complete this section to acknowledge the loan and its potential impact to the death benefit.</p>	<p><b>Collateral Assignee Section</b></p> <div style="border: 1px solid black; width: 40px; height: 25px; display: inline-block; margin-bottom: 5px;"></div> <small>Initial</small> <p>If the collateral assignee is a company, please have two officers sign, or one officer with corporate seal. If you are the only signing officer and there is no corporate seal, please sign below, and initial the box to the left to confirm.</p>																
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