



**TSA (403(b)) POLICY LOAN REQUEST FORM**

CONTRACT # \_\_\_\_\_

OWNER \_\_\_\_\_ SSN# \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ or EIN \_\_\_\_\_ - \_\_\_\_\_

ADDRESS \_\_\_\_\_

E-MAIL \_\_\_\_\_ DAYTIME PHONE # ( ) \_\_\_\_\_

**1. REQUEST LOAN**

Loans not available for all products. Please refer to policy loan endorsement.

Subject to the conditions and terms of this policy, I, the undersigned contract owner, request a loan in the amount of:

\$ \_\_\_\_\_  
Enter Loan Amount (Minimum \$1,000)

**2. LOAN PURPOSE**

Home Loan: (A loan for the purchase of a principal residence of the contract owner.)

Other than Home Loan: (A loan for a purpose other than the purchase of a principal residence of the contract owner.)

**3. TAX CONSEQUENCES**

Neither the Company nor its agents assume any responsibility for the tax consequences or other legal effect of this loan or of its repayment or nonpayment. Neither the Company nor its representatives gives legal or tax advice. The Company strongly suggests that you consult your own attorney, accountant, or tax advisor for tax information relating to your own particular situation and this request for loan.

I have read and understand the terms of the loan provisions contained in my contract and any attached endorsements, riders, and agreements. I acknowledge that any loan not in accordance with the requirements of I.R.C. 72 shall be considered and reported as taxable income. I accept full responsibility for compliance with these requirements. I further understand that the Company accepts no responsibility concerning my adherence to requirements necessary to avoid realization of taxable income.

**4. LOAN DEFAULTS**

Failure to make payments in the full amounts due under the terms of the loan and the amortization schedule provided, shall result in the entire outstanding loan balance being considered **IN DEFAULT**. Any missed payment causing a Loan Default may be repaid within 90 days. **If the loan is in default more than 90 days, the loan will be tax reported in the year the default occurs. Tax reporting means the outstanding loan balance will become income to you, and possibly subject to premature withdrawal penalty taxes.**

**5. FUND TRANSFER AUTHORIZATION**

Loans must be taken from a fixed General Account. And funds for the loan must remain in the fixed account for the duration of the loan.

Transfer funds to the General Account pro-rata.

Transfer funds to the General Account as specified below:

Specify a percentage amount (column 1) **OR** a dollar amount (column 2) to be transferred to the General Account. Use only whole percentages.

% Amount	\$ Amount	From Fund*	To Fixed Fund
			General Account
			General Account
			General Account
			General Account
			General Account
			General Account
			General Account
			General Account
			General Account
			General Account

\* If any fund in column 3 is without adequate funding, a pro-rata transfer will result.

...continued on next page

**TSA (403(b)) POLICY LOAN REQUEST FORM, cont.**

---

**THIS FORM MUST BE COMPLETED AND SIGNED BY THE PERSON OR PERSONS, WHO, UNDER THE TERMS OF THE CONTRACT, HAVE THE RIGHTS OF OWNERSHIP.**

**The Contract owner(s) signing this form agrees to indemnify and hold the company harmless from the consequences of accepting this transaction.**

Contract Owner's Signature \_\_\_\_\_ Date \_\_\_\_\_

Contract Owner/Spouse's (Community Property\*) Signature \_\_\_\_\_ Date \_\_\_\_\_

\* Unless the Company has been notified of a community property interest in this policy, the Company shall be entitled to rely on its good faith belief that no such interest exists and assumes no responsibility for inquiry. The insured and/or policy-owner signing this form agrees to indemnify and hold the Company harmless from the consequences of accepting this transaction.

**NO AGENT IS AUTHORIZED TO ALTER THE TERMS OF THE CONTRACT OR BIND THE COMPANY.**