

- *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.	<p>I request an advance as a loan for:</p> <p><input type="radio"/> Specific amount \$ _____</p> <p><input type="radio"/> Maximum loan available</p> <p>Pay me by the following payment method: <input type="radio"/> by cheque</p> <p><input type="radio"/> by direct deposit</p> <p><input type="radio"/> void cheque attached</p> <p><input type="radio"/> banking information already on file</p>	
	<p>If the specified amount is more than the maximum, the maximum available will be used.</p> <p>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.</p> <p>If a policy loan interest rate (or service charge) is not stated in the policy, the initial rate of interest will be _____ % per annum compounded annually. We can change that interest rate, but it will not be more than the greater of (a) the prime rate being charged by our banker plus 2% or (b) 8% annually.</p> <p>If the loan and interest, together with all other indebtedness under the policy, at any time exceeds the policy's cash value, all our liability under the policy will automatically terminate, subject to any right of reinstatement provided in the policy.</p> <p>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.</p>	
3 Payment options	<p>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-MANULIFE (1-888-626-8543). In Quebec contact 1-888-MANUVIE (1-888-626-8843). If you are calling from outside North America, please phone us collect at 519-747-6600 (8 am - 5 pm ET, Mon - Fri); Ask for the Individual Insurance Customer Service Centre.</p>	
4 Signatures If there are two policy owners, both of them must sign. If the policy owner is a corporation or the policy is assigned, we require: • the signatures and titles of two signing officers; or • the signature and title of one signing officer and the corporate seal.	<p>All persons signing this agreement have attained the age of majority. If the named beneficiary has irrevocable or preferred status, or if the policy has been assigned, that individual must sign below and, by doing so, consents to the policy loan. The policy loan cheque will be made payable to the policy owner(s) and any assignee(s).</p>	
	Signed at (city or town, province)	Date (dd/mmm/yyyy)
	Signature of policy owner X	Signature of policy owner X
	Signature of assignee* X	Signature of assignee* X
	Title of signing officer	Title of signing officer
	* Include bank stamp or corporate seal, if applicable.	Signature of irrevocable or preferred beneficiary** X
	<p>** Required if the beneficiary designation is "irrevocable" or on policies issued before July 1, 1962, if the beneficiary is in the "preferred" class.</p>	