

Loan, Dividend Withdrawal or Partial Withdrawal Request



Please return the completed form to:

Sun Life Financial
 P.O. Box 9106
 Wellesley Hills, MA 02481-9106
 Phone: (800) 862-6266

Overnight Address:
 Sun Life Financial
 One Sun Life Executive Park
 Wellesley Hills, MA 02481-9106

If your policy has an Enhanced Life Rider, you will need to contact us to determine the options available to you. It is important to note that not all dividends on your policy may be available for withdrawal. If you have any questions prior to requesting this withdrawal, please contact our Customer Service Center at the number above.

Policy Information

Please PRINT clearly.

Fill out form completely.

Complete a separate request form for each policy.

Policy Number		
Insured(s) Name(s)		
Owner(s) Name(s)		
Social Security/Tax Identification Number		
Address		
City	State	Zip Code
Telephone Number	E-mail Address	

This is a request for (check all that apply):

- Loan
- Dividend Withdrawal
- Partial Withdrawal

Loan Request

The policy loan will be made solely on the security of the policy. Interest on all policy loans will accrue at a variable rate and shall be due and payable on each policy anniversary. Any unpaid interest will be added to the principle amount of the policy loan at each anniversary, and will accrue interest at the then applicable rate in the same manner as the policy loan.

Amount (check one):

Specific Amount: \$ _____ OR Maximum Amount Available

Please (check one):

Issue a check to me OR Pay the premium on policy number: _____

We will accept repayment of policy loan at any time prior to the death of the insured or maturity on this policy. When the policy proceeds become due, we will deduct the balance of any outstanding loan and accrued interest on such loans, from that amount.

Dividend Withdrawal Request

Note: Once dividends are withdrawn, they can not be paid back into the policy.

Amount (check one):

Specific Amount: \$ _____ OR Maximum Amount Available

Please (check one):

Issue a check to me OR Pay the premium on policy number: _____

Partial Withdrawal Request

Note: A \$25 fee may be applicable.

Please be advised, a Partial Withdrawal will reduce the Specified Face Amount. It will also reduce the Account Value, Tabular Value, Cash Value and Cash Surrender Value available under the policy.

Refer to your policy contract for withdrawal guidelines, minimum amounts and withdrawal fees.

Issue a check to me in the amount of: \$ _____

Signatures

In order to process any change requested, all applicable signatures are required.

If additional space is needed for multiple owner(s), please use the space provided below.

Please Print Owner Name	Date (m/d/y)
Owner Signature X	Date (m/d/y)
Please Print Co-Owner Name	Date (m/d/y)
Co-Owner Signature X	Date (m/d/y)
Assignee Signature (if applicable) X	Date (m/d/y)
Assignee Signature (if applicable) X	Date (m/d/y)
Irrevocable Beneficiary Signature (if applicable) X	Date (m/d/y)

**Important information about your life insurance policy
from the State of Washington Office of the Insurance Commissioner**

Life insurance is a critical part of a broader financial plan. There are many options available, and you have the right to shop around and seek advice from different financial advisers in order to find the options best suited to your needs.

You are encouraged to consider the following possible alternatives to letting your life policy lapse. These alternatives include, but are not limited to:

- **Accelerated Death Benefit:** Your policy may provide an early or accelerated discounted benefit payment if you have a terminal or chronic illness.
- **Cash Surrender:** Your policy may have a cash surrender value your life insurer would pay you if you cancel it.
- **Gift:** You may be able to gift your policy to your beneficiary, who would then assume responsibility for paying premiums.
- **Life Settlement:** You may be able to sell your life insurance policy to a third party. You pay no further premium. The third party becomes the policyholder and receives the benefit upon the insured's death.
- **Maintain Your Policy:** You may be able to maintain your life insurance policy in force by paying the premiums directly or using your current policy values to pay the premiums.
- **Policy Changes:** You may be able to reduce or eliminate future premium payments by obtaining a paid-up policy, by reducing optional coverages, or through other options available from your life insurer.
- **Policy Loan:** You may be able to take out a loan from your life insurance company using the cash value of your policy as collateral. Loan proceeds can be used to pay the premiums or for other purposes.
- **Third-Party Loan:** You may be able to get a loan from another party to pay your policy's premiums. In return, the lender may require an assignment of a portion or all of the policy's death benefits.

These options may or may not be available depending on your circumstances and the terms of your life insurance policy. Please see your policy or contact your life insurance company, financial advisor, agent or broker to determine your particular options.

If you're a Washington state resident and have questions about life insurance and your rights, contact the Office of the Insurance Commissioner at 1-800-562-6900, or go to www.insurance.wa.gov. Ask questions if you don't understand your policy. Here's a list of commonly used terms:

Accelerated death benefit: A benefit allowing terminally ill or chronically ill life insurance policyholders to receive cash advances of all or part of the expected death benefit. The accelerated death benefit can be used for health care treatments or any other purpose.

Cash surrender value: This term is also called "cash value," "surrender value," and "policyholder's equity." The amount of cash due to a policyholder who requests the insurance company cancel their life insurance policy before it matures or death occurs.

Expected death benefit: The face amount of the policy, less any policy loan amounts, that the insurance company is expected to pay the beneficiaries named in the life insurance policy upon the death of the insured.

Lapse: Refers to a life insurance policy ending or expiring when a policyholder stops making premium payments.

Life settlement: Refers to a contract in which the policyholder sells his or her life insurance policy to a third party for a one-time cash payment which is greater than the cash surrender value, but less than the death benefit of the policy. A life settlement includes a viatical settlement, defined below.

Policy loan: A loan issued by an insurance company using the cash value of a person's life insurance policy as collateral.

Viatical settlement: An arrangement in which someone with a terminal illness sells his or her life insurance policy at an amount less than the death benefit. The ill person receives cash, and the buyer receives the full amount of the death benefit. This death benefit is payable once the former policyholder dies.

This brochure is for informational purposes only and does not constitute an endorsement of any of the options described above.