

Instructions for Surrender - State of Oregon Only

Please complete Sections 5 and 6 along with the other highlighted items in order to surrender this policy. Please have your written signature witnessed by a disinterested party. If a corporation owns the policy we require the signatures and titles of two of the officers in order to process this request.

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 option best suited to your needs.

Instead of surrendering the policy, you may want to consider one of your other options listed below:

- 1) Have your policy endorsed as a Guaranteed Reduced Paid Up Policy. You may wish to contact the Administrative Office at 1-833-508-0404 to obtain the amount of Paid Up Insurance available in your policy. (No further premium payments ever required, and the face amount will never decrease.) If you choose this option, complete Section 1 of the Policyholders Service Request Form and all other shaded items.

- 2) Request a policy loan up to the maximum available. You may wish to contact the Administrative Office at 1-833-508-0404 to obtain the amount of loan available. **For a policy loan, complete Section 3 of the Policyholders Service Request Form and all other shaded items.**

Before you complete the form and return it to the Administrative Office you may wish to call us to discuss these options regarding your policy

DISCLOSURES

Important Information About Your Life Insurance Policy

Life insurance is a critical part of a broader financial plan. If you are considering a change to the policy or its status, there are many options available. You have the right to shop around and seek advice from different financial advisers. You should consider consulting with a licensed insurance or financial adviser in order to find the option(s) best suited to your needs.

Residents of New Hampshire: Any of the following actions related to your life insurance policy may have significant future financial, tax or other implications:

- Surrender of the policy
- Failure to pay premium
- Lapse of the policy
- Application of the equity of the policy toward payment of premium
- Application of accumulated dividends toward payment of premium
- Financing premium payments
- Assignment of the policy or any right under the policy
- Sale of the policy

Before you act, you need to consider all options carefully and seek advice from a licensed financial advisor, attorney or other professional who can explain all available options and consequences.

Residents of New York: Your policy may have a cash surrender value. Further information, including the amount of cash surrender value, is available upon written request from the policyowner at our address shown above.

Residents of Oregon: Please contact the Oregon Insurance Division of Insurance for further information. Visit its web site at http://insurance.oregon.gov/consumer/life-insurance/understand_life.html or call an advocate at 1-888-877-4894 or 1-503-947-7984.
