

**COMPLETE A SEPARATE FORM FOR EACH POLICY – ONLY THE POLICY OWNER CAN MAKE THIS REQUEST**

Policy Owner(s): *please print* \_\_\_\_\_

Policy Number: \_\_\_\_\_ on the life/lives of: \_\_\_\_\_

<b>SECTION A REQUEST TO WITHDRAW PAID UP ADDITIONS OR ACCUMULATED DIVIDENDS</b>			
<i>Withdrawal Request</i>	<i>Amount</i>	<i>Application Request</i>	<i>Amount</i>
Dividend Accumulations		Apply to premium for policy no.	
Cash value of Paid-up Additions		Apply to new application no.	
<b>TOTAL</b>		Apply to loan of policy no.	
		Cash withdrawal – complete "Payment Information" section below	
		<b>TOTAL</b>	

**Note: Withdrawal and Application Requests must balance**

**Payment Information**

For cash withdrawals, please select one of the following options:

- Please deposit my withdrawal amount directly to my Canadian Bank Account.  
 Banking Information:  A void cheque is attached.  
 Use the banking information on file for this policy.

- Please mail a cheque to the following address:

\_\_\_\_\_  
 Street Address City Province Postal Code

**I understand that:**

- Dividend accumulations which have been withdrawn may not be re-deposited.
- If the dividends have purchased paid-up additions:
  - The additions have been purchased on a net cost basis, and
  - These additions have been eligible to participate in future earnings of the Society, and
  - These additions are hereby cancelled and may not be reinstated.
- By withdrawing dividend accumulations or cash value of paid-up additions, the amount of proceeds available for loan purposes or at death, maturity, or surrender will be reduced, except for the face amount of the policy and the values guaranteed with respect to that loan amount.

<b>SECTION B DIVIDEND OPTIONS (Please check one)</b>
<input type="checkbox"/> OPTION 2 – Apply to Premium (excess paid by cheque to the policy owner)
<input type="checkbox"/> OPTION 3 – Purchase Paid-Up Additional Insurance
<input type="checkbox"/> OPTION 4 – Accumulate with Interest
<input type="checkbox"/> OPTION 6 – Apply to Loan (excess left to accumulate with interest)
<input type="checkbox"/> Transfer of Accumulated Dividends to Purchase Paid-up Additions. <b>(Note: If accumulated dividend cash value is \$5,000 or more, a Statement of Continued Insurability will be required.)</b>

<b>SECTION C REQUEST FOR PREMIUM OFFSET PROVISION</b>
<input type="checkbox"/> I elect the Premium Offset Provision – Premium frequency will be automatically changed to annual, if it is not already at this selection. Dividend Option is restricted to Option 3 or 4 as stated above. <b>I also understand that at some future date I may be required to pay premiums in cash because this Premium Offset Provision is based on future dividends, which are not guaranteed.</b>

\_\_\_\_\_  
 Date

\_\_\_\_\_  
 Owner's Signature

\_\_\_\_\_  
 Signature of Beneficiary  
*(if Preferred or Irrevocable Beneficiary)*

\_\_\_\_\_  
 Signature of Assignee  
*(If Collaterally Assigned)*