



FAMILY MATTERS. NO MATTER WHAT.®

REQUEST FOR POLICY LOAN

Thank you for being a valued Boston Mutual Life Insurance policyholder. **Please read the following information carefully prior to completing the attached Request for Policy Loan form.**

SECURITY	The cash surrender value of the policy is the only security (collateral) for the loan. The loan value is the cash value of the policy, less any unpaid premium, less any previous loan balance, less interest for the loan until the next policy anniversary.
INTEREST	Loan interest is charged on each policy anniversary at the rate stated in your policy. You may pay the interest on or before the anniversary each year. Unpaid interest is added to the loan balance on the anniversary.
REPAYMENT	You may repay your loan in full or in part, with interest, at any time you wish. Boston Mutual does not bill for loan payments. If you pay your loan along with a premium payment, please indicate on the notice or coupon the amount you wish to apply to the loan balance. If you pay your premiums by allotment, you may increase your allotment and have the excess applied to the loan. We strongly suggest that in addition to payment of the annual interest you make monthly or quarterly loan payments of at least \$10.00 to avoid the possibility of equity surrender, and restore the policy to its full value.
LOAN BALANCE	If at any time the loan balance plus unpaid interest exceeds the cash surrender value, we notify you to make a loan payment in an amount sufficient to keep the policy in force. Paying the interest charges as due will prevent this possible occurrence from happening.
POLICY VALUES	If you cancel your policy or a claim is made upon your death, the amount of the loan balance with interest up to the date of the termination will be subtracted from the final benefit amount.
RESTRICTIONS	You may not borrow against your policy while it is being kept in force as Extended Insurance. We reserve the right to delay granting a loan for up to 6 months.
CREDIT	Boston Mutual will not check your credit or report your loan to any credit agency or credit bureau. To avoid any delays in processing your request, complete sections I - III on the attached Request for Policy Loan form and mail or fax this request to the address or fax number notes above. Please contact our Client Services Department at extension 222 using the telephone number below if you have any questions.

