



Nassau Life Insurance Company
 P.O. Box 22012
 Albany, NY 12201-2012

**Policy Loan
 Request Form**

C. Acknowledgement:

The undersigned understands this loan will be subject to all applicable policy provisions and applicable interest rate(s). The policy is hereby assigned to the Company as security for payment of the loan indebtedness and in consideration of the Company waiving the deposit of the policy with it, the undersigned agrees that the rights of the Company shall in no manner be prejudiced by such waiver.

It is also understood that policy loans reduce the cash value and death benefits of a policy. Furthermore, if a policy is surrendered or terminates for any reason prior to the owner's death, policy loans are taxable to the extent that they exceed the cost basis. As a general rule the policy owner is responsible for paying income taxes on the difference between the surrender value and total premiums paid. Any outstanding policy loans will be added to the cash surrender value for the purpose of calculating income tax liability. If the total amount of outstanding loans exceeds the cash balance, the policy will terminate. For variable policies, poor performance of the underlying subaccounts, as a result of adverse market conditions, might cause this to occur. Consult with your representative or tax advisor before taking a policy loan.

D. Signature (s):

Under penalty of perjury, I certify (1) The number(s) listed below is the correct Social Security Number (SSN)/Taxpayer Identification Number (TIN) and (2) I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding, or (c) the IRS has notified me that I am no longer subject to backup withholding. You must strike out (2) above if you are subject to backup withholding.



 Signature of Owner #1

 SS#

 Date



 Signature of Owner #2 (if any)

 SS#

 Date

Please refer to the chart for signature requirements:

Policy Owner:	Form must be signed by:	Additional requirements:
Trust	Trustee	Evidence that the Trust is in effect and of qualification of Trustee. (Certificate of Authority)
Minor	Guardian	Letters of guardianship
Assignee	Assignee	Corporate resolution
Corporation	Corporate officer	Corporate resolution

The form must be fully completed and mailed to the home office in order to process the request.