

Important Notes:

1. Please use one form per policy. This form must be completed in ink. Any amendments must be countersigned. The signature(s) must be consistent with our records.
2. Please tick in the boxes accordingly.
3. Application is subject to our approval and administrative requirements.
4. For company-owned policy, please provide a list of signatories authorized to sign this form. This form must bear the company stamp. Please also submit a photocopy of the NRIC/PP of the authorized signatory and a copy of the ACRA business profile (extracted not more than 3 months from the date of submission of this form).

Policy Number	Name of Owner/Assignee	Name of Life Insured (if different from Owner/Assignee)

Owner/Assignee/Trustee's Completion

I/We* wish to apply for **Policy Loan** as indicated below.

Please indicate only one choice

US\$ _____ Maximum Amount Available

Note:

- This loan is subject to the provisions and conditions of the Policy. Please review the loan provisions of your Policy before applying for a loan.
- Any part of the loan (including interest), which is not repaid will reduce the Death Benefit.
- This loan agreement applies to the amount loaned under the Policy (whether existing or the amount applied and approved under this application).

Policyowner/Assignee/Trustee/Beneficiaries' Declaration

I/We* declare that:

- This Policy is not assigned to any other party.
- I/We* am/are* not an undischarged bankrupt(s), in winding up, receivership or judicial management. There are currently no pending bankruptcy proceedings, winding up proceedings, receivership or judicial management proceedings against me/us*.
- To the best of my/our* knowledge, the beneficiary(ies) is/are* not an undischarged bankrupt(s), in winding up, receivership or judicial management. There are currently no bankruptcy proceedings, winding up proceedings, receivership or judicial management proceedings against him/her/them*.
- I/We* understand and agree that loan proceeds made payable to Trustee(s) (if any) are for the benefit of beneficiary(ies).
- I/We* agree to indemnify and hold harmless the Company from and against all demands, claims, actions, damages, suits, proceedings, assessments, judgements, costs and legal and other expenses arising as a result of the Company acting in accordance with these instructions.

1.	This section is applicable for policies (including company-owned policies) which are not under Section 49L Insurance Act:	
	Signature of Policy Owner/Assignee:	*Representative to sign if submission through Representative
	Name:	Name:
	NRIC/PP No.:	Branch Code:
	Contact No.:	Contact No.:
	Date:	Date:

Policy proceeds (if any) are payable to policyowner/assignee.

2.	This section is applicable for policies which are under section 49L Insurance Act:			
	Signature Policy Owner:	#Signature of Trustee:	+Signature of Beneficiary/ Parent/Guardian:	+Signature of Beneficiary/ Parent/Guardian:
	Name: NRIC/PP No.: Contact No.: Date:	Name: NRIC/PP No.: Contact No.: Date:	Name: NRIC/PP No.: Contact No.: Date:	Name: NRIC/PP No.: Contact No.: Date:
	+Signature of Beneficiary/ Parent/Guardian:	+Signature of Beneficiary/ Parent/Guardian:	+Signature of Beneficiary/ Parent/Guardian:	*Representative to sign if submission through representative
	Name: NRIC/PP No.: Contact No.: Date:	Name: NRIC/PP No.: Contact No.: Date:	Name: NRIC/PP No.: Contact No.: Date:	Name: Branch Code: Contact No.: Date:

The policy owner must get the consent of:

- (i) **#any** of the trustees but he/she cannot be the policy owner. If there is only 1 trustee and he/she is the policy owner, the policy owner can re-appoint another trustee using a prescribed form which can be obtained from www.manulife.com.sg, the representative or our Customer Service.; **OR**
- (ii) **+all** of the beneficiaries. Each beneficiary must be at least 18 years old. For beneficiary who is below 18 years old, the parent/guardian (who is not also the policy owner) shall sign on behalf of the beneficiary. If parent/guardian is signing, please submit proof of relationship.

Policy proceeds (if any) are payable to the trustee signing this form. If the beneficiary/parent/guardian signs the form, we will issue a cheque to each beneficiary/parent/guardian for the beneficiary's share.