



CONCORD POLICY LOAN AGREEMENT

Please print clearly.

I, the undersigned, _____ Owner of policy no. _____ hereby request The Empire Life Insurance Company (hereafter called the "Company") to make a loan against the cash value of this policy.

The amount of the loan requested is:

The maximum loan available; or

The sum of \$ _____ (_____)

I understand, and agree that this loan shall be a loan as defined in the policy, and that this loan shall be subject to the terms and conditions specified in the policy.

1. The interest, charged on this loan will be accrued daily at an equivalent 6% annual compounded rate.
2. Interest shall be payable in arrears on each policy anniversary following the date on which this loan was made. However, the last interest payment shall become due and payable on the date of full redemption.
3. This loan shall, with all interest accrued thereon, constitute the first lien in the Company's favour on any money payable under this policy.

Signed at _____ on the _____ day of _____, 20 _____

Signature of Witness

Signature of Owner

Signature of Witness

Signature of Beneficiary/Assignee

Signature of Witness

Signature of other Beneficiary (if applicable)

™ Trademark of The Empire Life Insurance Company. Policies are issued by The Empire Life Insurance Company.