



# PACIFIC GUARDIAN LIFE

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## Non-Forfeiture Option Election Form

Before completing this form, please know:

- Non-Forfeiture Options are only available for specific life insurance plans.
- Some Non-Forfeiture Options require sufficient cash values to execute.
- If your premiums are past due and your policy has insufficient cash values to execute your selected NFO, your policy will lapse.

### Section 1: Policy Information

Policy number

Insured - First name

Middle name

Last name

### Section 2: Ownership Information

Individual (or individuals, if the policy is co-owned)

Owner - First name

Middle name

Last name

Social Security number

Phone number ( Mobile)

Email address

Co-Owner - First name

Middle name

Last name

Social Security number

Phone number ( Mobile)

Email address

Trust, Charity, or Business Entity:

Print full name of Trust/Charity/Business entity

Date of Trust (mm/dd/yyyy)

Tax ID number of Trust/Charity/Business

Contact person - First name

Middle name

Last name

Phone number ( Mobile)

Email address

### Section 3: Non-Forfeiture Option Selection (Select one)

To execute immediately      or       To select as a default option in the event of non-payment of premium

Select one of the following Non-Forfeiture Options below:

Reduced Paid-Up (RPU) insurance

The undersigned hereby applies to have the above policy continued in force as paid-up insurance for the reduced amount to which we are entitled, according to its terms. It is understood that any indebtedness to the Company secured by said policy will be deducted from the cash value of the policy used to calculate the reduced paid-up value. If electing RPU will cause the death benefit to increase by more than \$5,000, a refund will be made to you in the amount required to keep your policy within the \$5,000 limit.

Extended Term Insurance (ETI)

The undersigned hereby applies to have the above policy continued in force as paid-up extended term insurance for the period to which we are entitled according to its terms. It is understood that any indebtedness to the Company secured by said policy will be deducted from the amount of the extended term insurance.

Automatic Premium Loan (APL) provision

I request the Automatic Premium Loan provision to be added in the event a premium remains unpaid at the end of its grace period.

**Section 4: Certification and Signatures**

**Social Security or Taxpayer Identification Number of Owner**

Under penalty of perjury, I, certify that:

1. The number shown in this document is my correct social security or taxpayer identification number (or I am waiting for a number to be issued to me); 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 as a result of a failure to report all interest or dividends, or
  - c. The IRS has notified me that I am no longer subject to back up withholding; and
3. I am a U.S. Citizen or other U.S. person (defined below); and
4. I am not subject to FATCA reporting because I am a U.S. person and the account is located within the United States; and
5. I have the right to make this request and elect the non-forfeiture option indicated above without the authorization, approval or permission of any court, person, firm or corporation.

If you are not a U.S. citizen or non-U.S. residing U.S. resident alien, you must submit the applicable IRS Form W-8 with this form to certify your foreign status and, if applicable, claim treaty benefits. If you are not a U.S. person, your signature below only applies to the provisions of this document other than the provisions contained in this Owner Tax certification section.

Form W-9 and Form W-8 and their instructions are available upon request or on irs.gov.

**The IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**

Owner type	Signature requirement
Individual acting on behalf of the Owner	The full name of the Owner's fiduciary or Agent and the legal documentation of the authority to act (e.g. <i>power of attorney, guardianship papers, etc.</i> ).
Trust	Signatures, followed by the word "Trustee," of all required Trustees.
Partnership	The full name of the firm should be printed with the signature of all general partners (not limited partners).
Sole Proprietorship	The full name of the business should be printed with the signature of the Owner followed by the word "Owner".
Corporation/Charity	The signature and title of one officer (other than the insured). Most common authorized officers include: CFO, President, Vice President, Treasurer, Corporate Secretary, Principal (LLC), Managing Member (LLC), or Loan Officer (on behalf of collateral assignee)

I declare under penalty of perjury under the laws of the State/Territory of \_\_\_\_\_ and the laws of the United State of America that the foregoing is true and correct. State

Executed this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_ at \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_.  

Day
Month
Year
City
State
Country

<b>Signature of Owner</b>		Date Signed (mm/dd/yyyy)
X		
Title (if acting in a representative capacity)		
Print - First name	Middle name	Last name
<b>Signature of Co-Owner</b>		Date Signed (mm/dd/yyyy)
X		
Title (if acting in a representative capacity)		
Print - First name	Middle name	Last name

**How to submit this form**

**Mail:**

Pacific Guardian Life  
Attn: Client Relations Department  
1440 Kapiolani Blvd., Suite 1700  
Honolulu, HI 96814

**Email:**

clientrelations@pacificguardian.com

**Fax:**

1.800.946.1295

**Pacific Guardian Life is here to help**

You can reach us at 1.800.432.3306. Monday – Friday 8:00 a.m. to 5:00 p.m., Hawaii Standard time.