

APPLICATION FOR CASH SURRENDER GOVERNMENT LIFE INSURANCE

PRIVACY ACT NOTICE: The VA will not disclose information collected on this form to any source other than what has been authorized under the Privacy Act of 1974 or Title 5, Code of Federal Regulations 1.576 for routine uses identified in the VA system of records, 36VA00, Veterans and Armed Forces Personnel U.S. Government Life Insurance Records-VA, published in the Federal Register. Your obligation to respond is voluntary, but your failure to provide us the information could impede processing. Giving us your SSN account information is voluntary. Refusal to provide your SSN by itself will not result in the denial of benefits. The VA will not deny an individual benefits for refusing to provide his or her SSN unless the disclosure of the SSN is required by a Federal Statute of law in effect prior to January 1, 1975, and still in effect. The responses you submit are considered confidential (38 U.S.C. 5701).

RESPONDENT BURDEN: We need this information to determine, establish, or verify your eligibility for VA Insurance benefits (38 U.S.C. 5902). Title 38 United States Code, allows us to ask for this information. We estimate that you will need an average of 10 minutes to review the instructions, find the information, and complete this form. VA cannot conduct or sponsor a collection of information unless a valid OMB control number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB control numbers can be located on the OMB Internet page at www.reginfo.gov/public/do/PRAMain. If desired, you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.

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1. FIRST-MIDDLE-LAST NAME <i>(Type or print)</i>	2. INSURANCE FILE NUMBER F
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3. MAILING ADDRESS <i>(Must be completed)</i>	4. POLICY NUMBER <i>(Include letter prefix)</i>
	5. DAYTIME TELEPHONE NUMBER <i>(Include Area Code)</i>
	6. SOCIAL SECURITY NUMBER

7. I HEREBY SURRENDER MY: *(Check appropriate box)*

<input type="checkbox"/> BASIC INSURANCE POLICY	<input type="checkbox"/> BASIC INSURANCE AND PAID-UP ADDITIONS
<input type="checkbox"/> PAID-UP ADDITIONS ONLY	<input type="checkbox"/> USE SURRENDER VALUE TO BUY REDUCED PAID-UP INSURANCE
<input type="checkbox"/> PARTIAL SURRENDER OF PAID-UP ADDITIONS <i>(Amount of check)</i> \$ _____	

8. FUTURE DIVIDEND OPTION

<input type="checkbox"/> PAY BY DIRECT DEPOSIT	<input type="checkbox"/> APPLY TO PAY PREMIUMS IN ADVANCE	<input type="checkbox"/> HOLD ON DIVIDEND CREDIT
<input type="checkbox"/> APPLY TO PAY INDEBTEDNESS	<input type="checkbox"/> APPLY TO BUY PAID-UP ADDITIONS	<input type="checkbox"/> HOLD ON DIVIDEND DEPOSIT
<input type="checkbox"/> NETCASH	<input type="checkbox"/> NETLOLI	<input type="checkbox"/> NETPUA

NET OPTIONS: Dividend pays annual premium and remainder is used to reduce loan (NETLOLI), buy additional insurance (NETPUA), or refunded to veteran (NETCASH).

I hereby surrender all my right, title and interest in the basic insurance policy and/or paid-up additions represented by the policy number shown in Item 4 for the purpose of obtaining the cash surrender value.

9. FULL SIGNATURE OF INSURED <i>(Do not print)</i>	10. DATE
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11. U.S. TREASURY MANDATES YOU MUST RECEIVE THIS PAYMENT ELECTRONICALLY

BY DIRECT DEPOSIT *(Please attach a voided personal check)*
 (NOTE: The account must be in the name of the veteran. Direct Deposit will continue with all future payments to this account. You must notify us of any changes.)

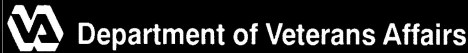
A. NAME OF FINANCIAL INSTITUTION	B. TRANSIT/ROUTING NUMBER
C. DEPOSITOR ACCOUNT NUMBER	D. TELEPHONE NUMBER OF FINANCIAL INSTITUTION
E. ADDRESS OF FINANCIAL INSTITUTION	F. TYPE OF DEPOSITOR ACCOUNT <input type="checkbox"/> CHECKING <input type="checkbox"/> SAVINGS

IMPORTANT - After this form has been completed and signed, it should be mailed to:

Department of Veterans Affairs
 P.O. Box 7327
 Philadelphia, PA 19101

**NOTE: IF YOU PREFER, INSTEAD OF MAILING THIS FORM, IT MAY BE FAXED TO 1-888-748-5828.
 PLEASE DO NOT RETURN YOUR POLICY WITH THIS APPLICATION.**

QUESTIONS ABOUT YOUR INSURANCE? CALL US TOLL-FREE AT 1-800-669-8477.



APPLICATION FOR POLICY LOAN GOVERNMENT LIFE INSURANCE

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1. FIRST-MIDDLE-LAST NAME <i>(Type or print)</i>	2. INSURANCE FILE NUMBER F
3. MAILING ADDRESS <i>(Must be completed)</i>	4. SOCIAL SECURITY NUMBER
	5. DAYTIME TELEPHONE NUMBER <i>(Include Area Code)</i>
6. POLICY NUMBER(S) ON WHICH LOAN IS REQUESTED	7. AMOUNT OF LOAN DESIRED <i>(Check one)</i> <input type="checkbox"/> \$ _____ (AMOUNT) OR <input type="checkbox"/> MAXIMUM LOAN
8. IF YOU RECEIVE A DIVIDEND EACH YEAR, WOULD YOU LIKE THAT DIVIDEND TO REDUCE THE LOAN?	
<input type="checkbox"/> APPLY FUTURE DIVIDENDS TO PAY AN ANNUAL PREMIUM WITH THE REMAINING BALANCE APPLIED TO REDUCE THE LOAN <input type="checkbox"/> APPLY EXISTING DIVIDEND CREDIT/DEPOSIT TO REDUCE LOAN PRINCIPAL <input type="checkbox"/> APPLY FUTURE DIVIDENDS TO REDUCE LOAN PRINCIPAL	
NOTE: Your VA compensation/pension or military retirement pay may be used to repay your loan. Please state the amount you would like deducted from your:	
MILITARY RETIREMENT: \$ _____ VA COMPENSATION/PENSION: \$ _____	

IMPORTANT NOTICE: All new policy loans have a variable interest rate with a minimum rate of 5% and a maximum rate of 12%. The interest rate may change October of each year. The rate is based on the interest for long term Treasury bonds. Interest is payable yearly on the anniversary date of the loan.

9. FULL SIGNATURE OF INSURED <i>(Do not print)</i>	10. DATE
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11. U.S. TREASURY MANDATES YOU MUST RECEIVE THIS PAYMENT ELECTRONICALLY

BY DIRECT DEPOSIT *(Please attach a voided personal check)*
 (NOTE: The account must be in the name of the veteran. Direct Deposit will continue with all future payments to this account. You must notify us of any changes.)

A. NAME OF FINANCIAL INSTITUTION	B. TRANSIT/ROUTING NUMBER
C. DEPOSITOR ACCOUNT NUMBER	D. TELEPHONE NUMBER OF FINANCIAL INSTITUTION
E. ADDRESS OF FINANCIAL INSTITUTION	F. TYPE OF DEPOSITOR ACCOUNT <input type="checkbox"/> CHECKING <input type="checkbox"/> SAVINGS

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QUESTIONS ABOUT YOUR INSURANCE? CALL US TOLL-FREE AT 1-800-669-8477.

IMPORTANT NOTIFICATION

**Effective immediately, there will be no more paper Government checks.
Payments must now be deposited electronically into your bank account.**

This is to inform you that, based on new U.S. Treasury regulations, we will no longer be permitted to send out paper checks or your Insurance payments. The Treasury will only send payments by Direct Deposit (which your bank may refer to as Electronic Funds Transfer or EFT).

This means that if you send us an Insurance application that requires us to send you money (For example: loans, cash surrenders, dividend withdrawals or claims for death benefits), you will have to provide us with your banking information. This is a mandatory requirement of the Treasury Department.

In order to set up Direct Deposit you must send us the following information:

If you will be using your **checking account**, send us:

- A copy of a voided check. (Your name must be on the account.) **IMPORTANT:** For identification purposes, please write the Insurance File Number on the voided check or any other information sent to us.

If you will be using a **savings account**, send us:

- Your bank's name and address,
- Your bank's routing and transit number, and
- Your bank account number.

We know this may be an inconvenience but this information is mandatory based on U.S. Treasury Regulations and all government agencies must comply. Thank you for your cooperation.