memorandum

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| to: | VBA Publications Control Officer |
| from: | DANIEL G ELLIS, VA Life Insurance Center |
| subject: | Non-Sub Change for APPLICATION FOR CASH SURRENDER OR POLICY LOAN GOVERNMENT LIFE INSURANCE |
| date: | DECEMBER 13, 2023 |
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The VA Form 29-1546 is a single form used for applying for loans or cash surrenders. We are adding this form to DocuSign so Veterans can apply for a cash surrender of their policy online. However, to do this we have to create a new stand alone form specifically for Cash Surrenders only. We don’t want to use DocuSign for loans at this time due to the cost and manual processing. The preference is for Veterans to use Instant Loan through OPA, as there’s no envelope cost and the loans get processed automatically instead of requiring manual review. So, we created a new form specific to Cash Surrenders only. The 29-1546**e**, Application for Cash Surrender.

The burden hours on the original 29-1546 are based on the fact that when someone completes a 29-1546, they are only completing either the Loan or Surrender portion of the form. Never both. The 29-1546e is only the Surrender. Therefore, the time it takes to complete the 29-1546e is equal to the 29-1546. Therefore, these modifications will not change any previous calculations.

This new form will be added to the pre-existing collection 2900-0012 and will not be available on any VBA websites. Therefore, this is a non-substantial change.

Thank you,