



FlexWealth Advantage FlexCash

Take control of your money! Instead of paying interest to an outside lender, borrow money from yourself through your policy's FlexCash loan feature. Be your own banker!

Fax this completed FlexWealth AdvantageSM FlexCash form to: 816-931-3585. Or mail to: P.O. Box 219272, Kansas City, MO 64121-9272.

Loan Request Form

Policy Number _____ Insured _____ Owner _____ Phone Number _____

Please send me \$ _____ and place a loan against my FlexWealth Advantage policy.

By signing below, the owner of the policy acknowledges that any loan requested is a first lien on the policy, which shall be deducted from any benefits or nonforfeiture values. The owner also represents that the policy is not assigned except as indicated below by signature of assignee, if any, and there are no proceedings in bankruptcy against him or her.

Signature of Owner

Signature of Assignee (if any)

Date

Loan Repayment Options

CHOOSE YOUR INTEREST RATE:

☐ I would like to pay myself back monthly/quarterly/semi-annually/annually (*circle one*) with loan repayments for _____ years at an annual interest rate of _____ %. I understand my bill will be increased for the period of time selected, and by an amount to amortize the FlexCash amount over the period selected at the chosen interest rate and my payments will be directed to repay my loan. Once the loan is paid off, payments will go into my policy as regular premium until the end of the period selected. At that time, my bill will be changed back to the planned premium in place before this policy loan.

CHOOSE YOUR PAYMENT:

☐ I would like to pay myself back \$ _____ monthly/quarterly/semi-annually/annually (*circle one*) with loan repayments for _____ years. I understand my bill will be increased by this amount for the period of time selected, and my payments will be directed to repay my loan. Once the loan is paid off, payments will go into my policy as regular premium until the end of the period selected. At that time, my bill will be changed back to the planned premium in place before this policy loan.

FlexWealth Advantage Monthly Payment per \$1,000 of FlexCash Funds Accessed

Years	0%	5%	7.5%	10%	12%	15%	18%	20%
1	\$83.33	\$85.61	\$86.76	\$87.92	\$88.85	\$90.26	\$91.68	\$92.63
2	\$41.67	\$43.87	\$45.00	\$46.14	\$47.07	\$48.49	\$49.92	\$50.90
3	\$27.78	\$29.97	\$31.11	\$32.27	\$33.21	\$34.67	\$36.15	\$37.16
4	\$20.83	\$23.03	\$24.18	\$25.36	\$26.33	\$27.83	\$29.37	\$30.43
5	\$16.67	\$18.87	\$20.04	\$21.25	\$22.24	\$23.79	\$25.39	\$26.49
7	\$11.90	\$14.13	\$15.34	\$16.60	\$17.65	\$19.30	\$21.02	\$22.21
10	\$ 8.33	\$10.61	\$11.87	\$13.22	\$14.35	\$16.13	\$18.02	\$19.33
15	\$ 5.56	\$ 7.91	\$ 9.27	\$10.75	\$12.00	\$14.00	\$16.10	\$17.56
20	\$ 4.17	\$ 6.60	\$ 8.06	\$ 9.65	\$11.01	\$13.17	\$15.43	\$16.99
25	\$ 3.33	\$ 5.85	\$ 7.39	\$ 9.09	\$10.53	\$12.81	\$15.17	\$16.78
30	\$ 2.78	\$ 5.37	\$ 6.99	\$ 8.78	\$10.29	\$12.64	\$15.07	\$16.71

FlexWealth Advantage FlexCash table for reference only. As a FlexWealth Advantage policyowner, you can choose the FlexCash amount, period and interest rate. You are not limited to rates or values shown here. Premium and loan repayment amounts are flexible and can be changed at the policyholder's discretion.

Security Assured.™