

REQUEST TO BACKDATE POLICY TO “SAVE AGE”

Proposed Insured	Given Name
	Surname
Date of Birth	(dd/mm/yyyy)
Proposed Owner (if different)	
Producer Name	
Producer ID	
Policy Number	

I, the Proposed Owner, request that Transamerica Life (Bermuda) Ltd. (“TLB”) date the life insurance policy (with respect to the Proposed Insured) (the “Policy”) for which I am applying in the attached Application Form so as to “save age”. I understand that dating to “save age” means that each of the regular premium payments I make on the Policy will be lower in dollar amounts than if I did not date to “save age”. I also recognise that dating the Policy to save age means part of my first premium payment will be for a period of time during which insurance coverage will not be in effect. The period for which insurance coverage will not be in effect will depend on a number of factors, such as:

- a) the length of time the Policy needs to be back-dated in order to qualify for the younger insurance age;
- b) the time it takes TLB to process my Application, which includes how quickly I respond to any requests for information from TLB; and
- c) how quickly I am able to obtain delivery of the Policy and make the first premium payment, which in most cases is when coverage commences.

I further understand that I may have the option of making an initial estimated premium payment with my Application and that doing so may eliminate or reduce the period of time for which I would be paying premiums without coverage.

This supplementary form shall be part of the Application for the Policy.

Authorised Signatures

Signature of the Proposed Owner			
			X
Date	 (dd/mm/yyyy)	Place	Country
Signature of the Witness to Proposed Owner			
			X
Name			
Date	 (dd/mm/yyyy)	Place	Country