

Life Insured:

The Application for Policy No.

is amended as follows:

REQUEST TO BACKDATE POLICY TO “SAVE AGE”

I request that Transamerica Life (Bermuda) Ltd. (“Transamerica Life Bermuda”) date the life insurance policy for which I am applying in the attached Application 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 recognize 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 precise length of that period will depend on a number of factors, such as:

- (a) how far back in weeks or months the policy needs to be dated in order to qualify for the younger insurance age,
- (b) how long it takes to process my Application, which includes how quickly I respond to any requests for information from Transamerica Life Bermuda, 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.

I declare that I have, in an identical manner, completed and signed the copy of this Amendment that is attached to and made part of the policy issued by the Company.

It is agreed that this Amendment shall be part of the Application for the policy.

Signed at _____ on _____
City, Country Date (mm/dd/yyyy)

Signature of Owner

Witness to Signature of Owner