



THIS IS THE PREMIUM PAYOR'S REQUEST AND AUTHORIZATION TO MONY AND THE BANK (IDENTIFIED ON PAGE 1) FOR PAYMENT OF PREMIUMS TO MONY BY CHECKS OR OTHER ORDERS DRAWN BY MONY ON THE PREMIUM PAYOR'S ACCOUNT UNDER THE EFT (ELECTRONIC FUNDS TRANSFER) PAYMENT PLAN (HEREINAFTER REFERRED TO AS THE "PLAN"), SUBJECT TO THE FOLLOWING CONDITIONS:

- 1) THE NAME OF THE PREMIUM PAYOR'S BANK AND THE POLICIES/CONTRACTS FOR WHICH PREMIUMS ARE TO BE PAID UNDER THE PLAN ARE SHOWN ON THE FIRST PAGE. IF A POLICY/CONTRACT HAVING A NEW NUMBER IS ISSUED IN PLACE OF ANY POLICY LISTED, OR IF, FOR ANY REASON, ANY LISTED POLICY/CONTRACT IS REWRITTEN UNDER A NEW NUMBER, THIS REQUEST SHALL APPLY IN THE SAME MANNER TO SUCH NEW NUMBER.
- 2) SUCH CHECKS OR ORDERS DRAWN BY MONY SHALL BE DRAWN ON OR AFTER THE DRAFT DAY (ELECTED ON THE FIRST PAGE) OF EACH MONTH COVERING THE MONTHLY PREMIUMS PAYABLE IN SUCH MONTH. IF MULTIPLE POLICIES ARE LISTED WITH THE SAME DRAFT DAY OF THE MONTH AND THE SAME ACCOUNT NUMBER, THEY WILL BE COMBINED AS ONE TOTAL DRAFT FOR ALL POLICIES LISTED. WHILE THE PREMIUMS ARE PAID UNDER THE PLAN, MONY WILL NOT MAIL NOTICES OF PREMIUMS DUE AND PAYABLE ON ANY SUCH POLICIES. THE CANCELLED CHECKS OR OTHER ORDERS DRAWN BY MONY WILL CONSTITUTE RECEIPTS FOR PAYMENT OF PREMIUMS. IN THE CASE OF FLEXIBLE PAYMENT ANNUITY CONTRACTS, FLEXIBLE PREMIUM VARIABLE UNIVERSAL LIFE AND SURVIVORSHIP VARIABLE UNIVERSAL LIFE POLICIES, PREMIUMS (OR PURCHASE PAYMENTS) SHALL BE DEEMED DUE AND PAYABLE WHEN SCHEDULED.
- 3) IF ANY POLICY LISTED PROVIDES FOR PAYMENT OF PREMIUMS ON A FREQUENCY OTHER THAN MONTHLY, IT IS HEREBY REQUESTED THAT THE PREMIUM FREQUENCY OF SUCH POLICY BE CHANGED TO MONTHLY. IF ANY POLICY LISTED HAS A DIVIDEND OPTION UNDER WHICH DIVIDENDS ARE APPLIED TO REDUCE PREMIUMS, THEN A CHANGE OF DIVIDEND OPTION IS HEREBY REQUESTED.
- 4) THE PRIVILEGE OF PAYING PREMIUMS UNDER THE PLAN WILL TERMINATE:
  - A) IF ANY SUCH CHECKS OR ANY OTHER ORDERS DRAWN BY MONY ARE DISHONORED. SUCH TERMINATION SHALL BE EFFECTIVE AS OF THE LAST DAY OF THE MONTH PRECEDING THE MONTH IN WHICH THE CHECKS OR OTHER ORDERS DRAWN BY MONY SO DISHONORED ARE DATED, UNLESS THE PLAN IS REINSTATED UPON WRITTEN NOTICE GIVEN BY MONY TO THE PREMIUM PAYOR. CHECKS OR OTHER ORDERS DRAWN BY MONY SHALL BE DEEMED TO HAVE BEEN DISHONORED IF THEY ARE NOT PAID ON PRESENTATION OR IF MONY HAS REFUNDED THE AMOUNT(S) OF SUCH CHECKS OR ORDERS DRAWN BY MONY TO THE BANK AT ITS REQUEST.
  - B) AT ELECTION OF MONY UPON AT LEAST (2) MONTHS WRITTEN NOTICE TO THE PREMIUM PAYOR.
  - C) AT THE ELECTION OF THE PREMIUM PAYOR/REMITTER ONLY UPON AT LEAST THIRTY (30) DAYS WRITTEN NOTICE TO MONY. FOR THOSE POLICIES THAT ARE NOT FLEXIBLE PAYMENT ANNUITY CONTRACTS, FLEXIBLE PREMIUM VARIABLE UNIVERSAL LIFE AND SURVIVORSHIP VARIABLE UNIVERSAL LIFE POLICIES, ON OR AFTER ANY SUCH TERMINATION THE AMOUNT OF THE PREMIUMS FOR POLICIES WHICH WERE UNDER THE PLAN SHALL BE AT THE REGULAR RATES APPLICABLE TO THEM WITHOUT ANY LOWER RATE PROVIDED FOR UNDER THE PLAN AND THE FREQUENCY SHALL BE MONTHLY UNTIL CHANGED AS PROVIDED IN THE FOLLOWING SENTENCE. IF ANY POLICY IS IN FORCE ON A POLICY ANNIVERSARY FOLLOWING ANY SUCH TERMINATION, AND IF WRITTEN NOTICE HAS BEEN MAILED TO THE LAST KNOWN ADDRESS OF THE INSURED AND OF ANY ASSIGNEE OF RECORD AT LEAST 31 DAYS BEFORE SUCH ANNIVERSARY, THE PREMIUM FREQUENCY FOR SUCH POLICY SHALL BE CHANGED TO ANNUAL SO THAT PREMIUMS WILL BE PAYABLE ON THAT AND EACH SUBSEQUENT POLICY ANNIVERSARY (UNLESS BY AGREEMENT ANOTHER PREMIUM FREQUENCY CHANGE IS MADE EFFECTIVE).
- 5) PREMIUM PAYOR MUST GIVE MONY AT LEAST THIRTY (30) DAYS NOTICE OF INTENT TO CHANGE BANKS.
- 6) BASED ON PRODUCT TYPE, PREMIUM CHANGES MAY OCCUR. REFER TO YOUR POLICY FOR SPECIFIC DETAILS.
- 7) IF THE PLAN INCLUDES POLICIES WITH OTHER THAN FIXED GUARANTEED PREMIUMS, IT IS UNDERSTOOD THAT ANY CHANGE IN THE PREMIUM PAYABLE UNDER THE PLAN AFTER THE EFFECTIVE DATE INDICATED ON THE FIRST PAGE WILL AUTOMATICALLY EFFECT A CORRESPONDING CHANGE IN THE AMOUNT DRAWN BY MONY ON THE PREMIUM PAYOR'S ACCOUNT.
- 8) FOR FLEXIBLE PAYMENT ANNUITY CONTRACTS. "PREMIUM" AND "POLICY" SHALL MEAN "PAYMENTS" AND "CONTRACT", RESPECTIVELY.
- 9) FOR VARIABLE LIFE POLICIES AND VARIABLE ANNUITY CONTRACTS, THE BROKER-DEALER IS MONY SECURITIES CORPORATION.
- 10) IF ANY CHECKS OR OTHER ORDERS DRAWN BY MONY ARE DISHONORED, THE BANK SHALL HAVE NO LIABILITY WHATSOEVER RESULTING FROM ANY FORFEITURE OF INSURANCE.
- 11) IN ORDER TO EFFECT AND ADMINISTER THE EFT/MONYMATIC TRANSACTION REQUESTED, MONY MAY DISCLOSE THE IDENTITY OF ITS CUSTOMER AND HIS/HER POLICY/CONTRACT NUMBER TO THE THIRD PARTY, IF ANY, DESIGNATED AS PREMIUM PAYOR. FURTHERMORE, MONY'S CUSTOMER (TYPICALLY THE POLICYOWNER) MAY BECOME PRIVY TO THE PREMIUM PAYOR'S BANK AND ACCOUNT NUMBER. COPIES OF MONY'S PRIVACY POLICY FOR CUSTOMERS MAY BE OBTAINED AT [www.mony.com](http://www.mony.com)