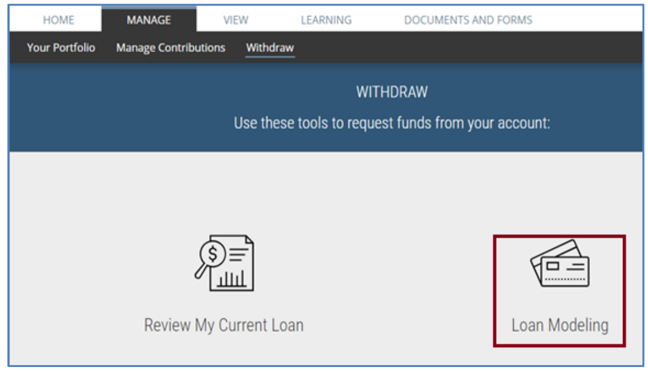
Online Loan Instructions

Requesting a loan from your retirement account is easy and can be completed online in a few simple steps.

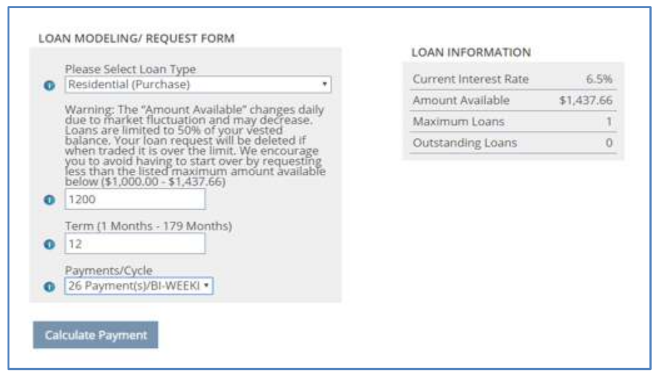
Loan Dashboard:
Under the “Manage” main menu, select the option “Withdraw”. Then select “Loan Remodeling” option.

This will bring you to the loan dashboard where you can view information regarding pending, active, paid off loans, or model/request a new loan.



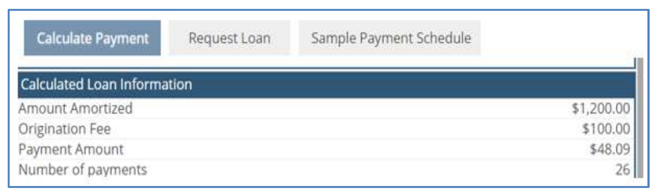
Modeling a Loan:
Modeling a loan can help determine the loan amount available, and the repayment term schedule.

- Select Loan Type
- Enter Amount of Loan
- Enter Term (repayment period)
- Select Payment Cycle
- Click on “Calculate Payment” to model a loan



Requesting a Loan:
Once you are satisfied with the parameters, you can “Request Loan” or view a “Sample Payment Schedule”.

Once you “Request Loan” you will receive notification of possible short-term redemption fees and be able to review the fees.



Once you have requested a loan you will need to confirm your contact information to receive your loan funds by either check or ACH direct deposit (if allowed by your Plan). After submitting your request, the loan documents will be provided for your review. PLEASE CAREFULLY REVIEW YOUR LOAN DOCUMENTS. If your Plan requires Spousal Consent, you must return the completed consent to your Plan Administrator before the loan will process. Once you have completed your review of all loan documents, you will need to either accept the loan or change your request.

Loan Confirmation:
Once you have accepted and approved the documents, you will receive a confirmation of your loan request.

- Your loan will now be pending, subject to Plan Administrator approval. You may review the status of your loan at any time on the dashboard