

# Participant Loan Request

NOTE: Loan check will be mailed to the address below unless specified otherwise.

## SECTION A – EMPLOYEE DATA (PLEASE PRINT OR TYPE)

Name of Company / Plan (must complete):		
Name:	SSN:	Home Phone:
Address:		Email Address:
Marital Status:	Spouse's Name:	Spouse's SSN:
Interest Rate: Average rate charged by commercial lenders on comparable loans. Fixed rate set upon receipt of your request.		
Mail form and check(s) for fees (if applicable) to: Pension Dynamics Corporation 2300 Contra Costa Blvd., Suite 400 Pleasant Hill, CA 94523	Requested Loan Amount: \$	Amount of payment: \$_____ (e.g. \$ 175.00 per payroll deduction)  -OR- Number of payments: _____ (e.g. 5 yr. Note x 24 pay periods = 120 pmts.)
Reason for Loan: <input type="checkbox"/> Purchase of Principal Residence <input type="checkbox"/> Other _____		
Requested Loan Period (5 year maximum unless principal residence): ____ year(s), ____ months		

## SECTION B – APPLICABLE FEES & LOAN DELIVERY OPTIONS (MUST COMPLETE)

A **non-refundable \$95.00** processing fee will be withdrawn from your account balance unless you include a check for payment or indicate in your fax to have the fee deducted from the proceeds of the loan.

**PLEASE SELECT ONE OF THE FOLLOWING:**

**REGULAR MAIL.** I understand that my loan check will be sent via regular mail and may take up to 2-3 weeks for delivery (**no charge**).

**OVERNIGHT COURIER SERVICE.** I understand that a **\$25.00 Overnight Fee**, in addition to the processing fee, will be deducted from my account unless a check for payment is included (no P.O. Boxes please).

**Please make check(s) payable to Pension Dynamics Corporation.**

**My signature below means that the above information is accurate and I have read and understand the following:**

1. My loan will be funded based on my current investment directions. However, if there are insufficient funds in these accounts, Pension Dynamics Corporation will fund the loan from other investment accounts.
2. My loan payments will be deducted from my payroll.
3. My loan payments will be re-invested based on my current investment directions.
4. I will not be able to apply for another loan if my current loan from the plan is in default.
5. A prohibited transaction may occur if I fail to make my interest payments as called for by the loan document. As a result, I may be liable for a 5% non-deductible excise tax, which applies for any year in which missed payments occur.
6. A \$15.00 quarterly maintenance fee (if applicable), along with additional charges will be assessed if my loan is in default. Fees are subject to change without notice.
7. In the event of my employment termination, I am obligated to pay off the outstanding loan balance. Otherwise, my outstanding loan balance will be deemed distributed and will be subject to income taxes.

Date:	Employee Signature:
Date:	Spouse's Signature (required if married):

## SECTION B – PENSION DYNAMICS CORPORATION USE ONLY

Amount of Loan:	Number of Payments:	Date of First Payment:	Date of Last Payment:
Term of Payment:	Amount of Payment:	Amount of Last Payment (if different):	

## SECTION C – PLAN TRUSTEE / PLAN REPRESENTATIVE AUTHORIZATION

<input type="checkbox"/> Approved <input type="checkbox"/> Denied	Signature:
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