

**PARTICIPANT
REQUEST FOR LOAN
WITHDRAWAL
(CURRENT EMPLOYEES)**



IMPORTANT: You may initiate withdrawals directly from your Participant portal. Withdrawals initiated online have a shorter turnaround time, fewer steps, and lower fees. For withdrawals initiated online, there is no identity verification phone call, no requirement for a notarized signature, no requirement to submit a copy of a valid photo ID, and as a result, requests initiated online are processed in a shorter overall timeframe and are not subject to the additional \$25 manual processing fee. To initiate a withdrawal online, login to your Participant portal and visit the Loans & Withdrawals page. Any withdrawal options available to you in accordance with Plan provisions will be available on your portal.

Instructions:

1) Complete each section of your application form as follows:

Section A – Please type or print all entries. All fields in this section must be completed in full (no redactions please).

Section B – Specify the withdrawal amount. If you select the maximum option, the withdrawal amount will be based on your account balance at the time of processing (the lesser of \$50,000 or 50% of your vested balance, reduced by the highest outstanding balance in the prior 12-month rolling period of any existing loans).

Section C – Please select only one from among residential or non-residential loan and enter the desired duration for your requested loan. The term can be expressed either in terms of number of years or total number of payments. The maximum duration for a residential loan is 30 years. The maximum duration for a non-residential loan is 5 years. Loan requests for the purpose of purchasing a principal residence exceeding a 5-year term must be accompanied by supporting documentation, such as a copy of the estimated settlement costs, or a good faith estimate or sales contract. If building a home, a government issued building permit would suffice. Residential loan applications without supporting documentation will be considered incomplete.

Section D – All payments will be made by check payable to you and mailed to your home address using USPS First Class Mail. You have the option to have your check sent via UPS/FedEx/Overnight (cannot send to a PO Box) for an additional fee. Electronic fund transfers such as wire, direct deposit, or ACH, are not available. Additional fees may apply for rejected, returned, or reissued checks. Your distribution and payment elections are irrevocable.

Please print your name, sign and date the form. Do not submit your completed application form to your Employer. See sections 2 and 3 below for instructions for submitting your form for processing.

2) Attach to your application a copy of one of the following forms of photo ID (must be valid or recently expired):

(Cell phone/tablet images that show the entire ID clearly, as well as black and white photocopies, are accepted)

- Driver's license or photo ID card issued by federal, state or local government agency
- U.S. Passport, U.S. Passport Card, or Foreign Passport
- Permanent Resident Card or Alien Registration Receipt Card (Form I-551)
- College/University ID card that contains a photograph
- U.S. Military card or U.S. Coast Guard Merchant Mariner Card
- Native American tribal document that contains a photograph
- Employment Authorization Document that contains a photograph (Form I-766)

3) Return the completed (and signed) application form to RPG Consultants for processing. Do not send your form directly to your Employer. Our office will obtain your Employer's authorization and signature on a separate document. Partially completed forms will be rejected and returned to sender. You may upload your completed application form securely to our website using our secure file transfer portal at <https://files.rpgconsultants.com/filedrop/Support> or visit www.rpgconsultants.com, click on the "Secure File Upload" link from the Resources > Client Resources menu and select the "Support" department. On the file upload page, enter your email address, Plan name and your full name in the subject line, enter an optional message in the body, and attach your application form and copy of picture ID (see section 2 above). Be sure to click the "Send" button at the bottom of the screen and wait for appearance of the **"Files Sent, Thank you!"** on-screen confirmation message (shown below) before closing the web page.

Files Sent, Thank you!

Important Information: Our processing timeline is 15 business days from the time you return your signed loan promissory note to RPG. Processing fees apply. Please carefully read the "RPG Loan Notice" available for download at <http://loannotice.rpgconsultants.com>. It is your responsibility to make sure that all loan payments are made in a timely manner and in accordance with your loan amortization schedule. You must notify your Employer immediately if a payroll processing error results in a missed or irregular loan payment deduction. You may not elect to cease or suspend loan payments while you are still receiving payroll unless you are approved for a leave of absence.



REQUEST FOR LOAN WITHDRAWAL (FOR CURRENT EMPLOYEES)

SECTION A - PERSONAL INFORMATION

Plan Name:		Social Security No.:	
Participant Name:		Date of Birth:	
Address:		Date of Hire:	
Apt/Suite:		E-mail Address:	
City, State, Zip:		Phone No.:	
Marital Status:		Account Balance (*):	

(*) Enter the exact account balance as of the date of your signature at the bottom of this form. Please call RPG Support if you require assistance.

SECTION B - WITHDRAWAL AMOUNT

☐ Maximum amount available to me (based on the balance of my account at the time of processing and the highest outstanding balance of all loans, if any, during the previous 12-month rolling period).

☐ Process a loan withdrawal for the following dollar amount \$ _____
Note: certain restrictions may prevent a withdrawal in the requested amount.

☐ Process a loan withdrawal for the following dollar amount \$ _____
However, if the amount requested is not available, please process a loan withdrawal in the maximum amount available to me.

SECTION C - LOAN ELECTIONS

Complete **only one** of the following rows. Note: maximum duration of non-residential loan: 5 years; residential loan: 30 years

☐ Loan purpose is not for purchase of a principal residence	Desired loan duration:	_____ Years or _____ Payments
☐ Loan purpose is for purchase of a principal residence (+)	Desired loan duration:	_____ Years or _____ Payments

(+) Loan requests for the purpose of purchasing a principal residence exceeding a 5-year maximum term must be accompanied by supporting documentation, such as a copy of the estimated settlement costs, or a good faith estimate or sales contract; if building a home, a government issued building permit. Residential loan applications without supporting documentation will be considered incomplete.

SECTION D - PAYMENT ELECTIONS

Optional:	☐ Send my check overnight via USPS/UPS/FedEx (additional fee applies; not available for P.O. box addresses)
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SECTION E - SIGNATURE (NOTARY SIGNATURE & SEAL REQUIRED)

By signing below (notarized signature required), I agree to the following declarations: a) I have read the Plan's "Loan Notice" available at <http://loannotice.rpgconsultants.com>; b) I understand that it is my responsibility to make sure that all loan payments are made in a timely manner and in accordance with my amortization schedule; c) I must notify my Employer immediately if a payroll error results in a missed or irregular loan payment deduction; d) I may not elect to cease or suspend loan payments while I am still receiving payroll unless I am on an approved leave of absence; e) I understand that processing fees apply; f) I understand that processing will be completed within 30 days of receipt of a signed loan promissory note (and, if applicable, the necessary supporting documentation for residential loans); g) I understand that accounts are liquidated pro-rata from all sources and investments; h) I understand that the Plan will rely solely on the information provided by me on this form and is not responsible for errors in my instructions; i) I certify that the information I provided in this withdrawal request is true and accurate.

Date

Name (Please Print)

Signature

(Notary Only) State of _____, in the County of _____, subscribed and sworn to before me by the above-named individual who is personally known to me or who has produced _____ as identification, that the foregoing statements were true and accurate and made of his or her own free act and deed, on _____ / _____ / _____.

My commission expires _____ / _____ / _____.

Notary Signature	Print Notary Name	Date (MM/DD/YYYY)
	_____	____ / ____ / ____

Notary Seal/ Stamp