

# Loan Request

Use this form to request a loan from your 401(a), 401(k), 403(b), or 457(b) governmental employer plan. Fill in by hand using CAPITAL letters and black ink, or on screen (if PDF).

## Helpful To Know

- Costs, limits, and requirements vary from plan to plan. Check with the plan sponsor (the employer that provides the plan) or Fidelity to find out what applies in your case.
- The maximum you can borrow is based on your retirement plan's rules and on the value of your account. Be aware that a market downturn could reduce your maximum between the time you submit your request and when it is approved and processed.
- Most workplace retirement plans let you borrow up to \$50,000 or 50% of your vested account balance, whichever is less. Most also have a loan minimum of \$1,000.
- If you've taken a loan from your plan before, the amount you can borrow will generally be reduced by the highest loan balance you've had during the past 12 months (if any).
- Loan costs may include a one-time set-up fee and quarterly maintenance fee. If you withdraw money that you recently invested, you may be charged a short-term sales charge, as described in the applicable fund prospectus(es). Any fees will be deducted from your account.
- It is your responsibility to keep current with your loan payments. Failure to do so can have tax and financial consequences.
- Your request will be denied if your plan requires, but you do not provide:
  - A plan sponsor signature (see Section 8).
  - A copy of the signed purchase and sale agreement for a loan to purchase a primary residence.
- To get your plan number(s), call your plan sponsor or go to [fidelity.com/atwork](http://fidelity.com/atwork).
- To validate your profile or to change your address go to [netbenefits.com/profile](http://netbenefits.com/profile) or call Fidelity.

## 1. Account Owner/Participant

Name		Social Security or Taxpayer ID Number	
Date of Birth MM - DD - YYYY	Evening Phone	Daytime Phone	
E-mail			

Not married     Married *Your spouse may need to sign this form. Ask your plan sponsor or Fidelity.*

### Address

*If the address we have for you is correct, skip to Section 2.*

Address			
City	State/Province	Zip/Postal Code	Country

## 2. Plan Involved

Plan Number	Name of Plan Sponsor
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Form continues on next page. ►►

### 3. Loan Details

#### Type and Amount

If you request more than your available maximum, you will receive the available maximum instead, and your loan may be delayed.

Check only one and provide any required information.

#### New Loan

- Maximum amount available
- This amount:

Amount
\$

#### Add to an Existing Loan (Refinance)

This option is NOT available for most plans. Consult your plan sponsor or call Fidelity.

- This amount added to this loan:  
▷ If you check this option and you are married, your spouse may be required to complete Section 6.

Indicate ONLY the amount you want Fidelity to send. ▶

Amount	Existing Loan Number
\$	

#### Funding

Check only one and provide any required information.

- Draw loan proportionally from ALL available plan assets ▷ Default if no choice indicated.

- Draw loan ONLY from these assets:  
Loan amount will be limited by available plan assets in the fund(s) listed below and by market fluctuation.

If you list more than one fund, your loan will be drawn proportionally from each fund listed. ▶

Fund Name or Number
Fund Name or Number

#### Term

The loan cannot exceed 60 months (5 years) unless it is for the purchase of your primary residence, in which case your plan may have additional options (for example, a 120 month or ten-year term). To confirm your maximum possible term, contact your plan sponsor or call Fidelity.

Months

Check if applicable. ▶  Loan is for the purchase of your primary residence

### 4. Loan/Check Delivery

Delivery timings start from when your loan request is approved, and are estimates, not guarantees.

- Check ONLY one.
- Check sent to mailing address ▷ Default if no choice indicated. Allow 7 business days.
  - Check sent by UPS delivery A fee of \$25 will be deducted from your account. Cannot be a PO Box or foreign address. Allow 2 business days.

Form continues on next page. ▶▶



## 5. Loan Repayment

Your plan may offer or require certain repayment methods, such as payroll deduction or electronic payments from a bank or credit union account. Contact your plan sponsor or Fidelity. *▷ If your plan requires payroll deduction, skip to Section 6.*

**Early Payments** Most plans allow pre-payments (paying off some or all of your loan balance before it's due). To request a pre-payment, contact Fidelity. Note that you cannot make a prepayment until after your first regular payment has occurred.

### Electronic Payments

Your plan must offer electronic payments AND your bank or credit union must be an Automatic Clearing House (ACH) member.

Checking *Provide account information or attach voided check.*

Savings *Provide account information or deposit slip.*

Ask your bank for the routing number. *▶*  
Your name must be the same on your plan and on this account. *▶*

Bank Routing Number <i>Nine digits, starts 0, 1, 2, 3, or 4.</i>	Bank Name
Checking or Savings Account Number	Checking or Savings Account Owner Name

### Day of Month for Electronic Payments

If your plan allows you to choose the day of the month on which electronic loan payments are made, indicate the day you want below. To find out if your plan offers this choice, contact your plan sponsor or Fidelity.

Debit Day
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Use ONLY numerals. *▶*

*We may sometimes make debits electronic payments on a different day than scheduled. Examples include debits that are scheduled for a day when banks are closed or for a day that doesn't exist in every month (29th - 31st).*

## 6. Spouse's Consent *If not married, or if plan does not require spouse's consent, skip to Section 7.*

If your spouse's signature is required, then it must either be notarized OR, if allowed by your plan, be witnessed by a plan representative. A signature guarantee is NOT a notary seal.

By signing below, you, the spouse:

- Voluntarily consent to the use of your spouse's account balance under this plan as security for this loan indicated on this form, knowing that your spouse's request is not valid without your consent.
- Acknowledge that if your spouse defaults on the loan, you may be giving up your right to receive assets that would otherwise go to you upon your spouse's death.
- Understand that if the account balance changes in the future because of any modification to the terms or balance of the loan, you must complete a new spousal consent.
- Acknowledge that you cannot take back your consent unless your spouse allows you to, and files a new form with Fidelity.

Print Spouse Name	
Spouse Signature	Date <i>MM DD YYYY</i>
<b>SIGN</b> <i>▶</i>	<i>▶</i>

### Notarization or Plan Representative Witness

*(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/her own free act and deed, on \_\_\_\_/\_\_\_\_/\_\_\_\_.

Print Notary/Plan Representative Name	
Notary/Plan Representative Signature	Date <i>MM DD YYYY</i>
<b>SIGN</b> <i>▶</i>	<i>▶</i>

**NOTARY SEAL / STAMP**

*(Notary only.)* My commission expires \_\_\_\_/\_\_\_\_/\_\_\_\_.

Form continues on next page. *▶▶*

## 7. Signature and Date *Account owner/participant must sign and date.*

By signing below, you:

- Authorize Fidelity to act on all instructions given on this form.
- Accept all terms and conditions described in this form.
- Agree to make consecutive payments from after-tax contributions to your plan.
- Certify that all information you provided is correct to the best of your knowledge.
- Acknowledge that If you do not make all regular payments, you could be subject to taxes, penalties, and other consequences.

*If requesting electronic payments:*

- Authorize the bank to make, and Fidelity to accept, electronic payments between this account and the bank account identified in Section 5 (or by attached voided check or deposit slip), by accepting any withdrawals initiated by Fidelity and by debiting as requested the loan payment amounts from my account, without responsibility for the correctness thereof or for the existence of any further authorization.

- Understand that Fidelity will not be liable for any loss, expense, or cost arising out of your instructions, provided that it institutes reasonable procedures to prevent unauthorized transactions.
- Agree that Fidelity may remove assets from your workplace retirement account to cover any loan payments for which we do not receive an electronic transfer from your bank, understanding that in so doing Fidelity may sell assets of yours at its sole discretion, which may cause an investment loss for you.
- Agree that this agreement may be terminated by Fidelity, your employer, or your plan sponsor at any time, if in the view of any of these parties, reasonable grounds exist to do so.
- Understand that you will not receive confirmations of successful electronic transactions, and will only receive notice concerning the setup, modification, rejection, or deletion of recurring payment(s).
- Understand that Fidelity will not share your bank account information with any third party except your plan sponsor unless instructed to do so by you or as required by law.

Print Participant Name	
Participant Signature	Date MM DD YYYY
<b>SIGN</b> ▶	▶

### Signature Guarantee

If your plan does NOT require a plan sponsor signature in Section 8, you will need a signature guarantee if your loan request is more than \$10,000, you are providing a new address, and you cannot accept a 15-day delay.

You can get a signature guarantee from most banks, credit unions, and other financial institutions. A Medallion signature guarantee must guarantee at least the amount of your loan. A notary seal/stamp is NOT a signature guarantee.

▼ SIGNATURE GUARANTEE ▼

NOT a Medallion signature guarantee *Complete if applicable.*

Form continues on next page. ▶▶

## 8. Plan Sponsor Approval *Plan representative to complete, if required by your plan.*

Consult your plan sponsor or Fidelity to determine whether approval is required.

<b>Vesting</b> <i>If applicable.</i>	<b>Interest Rate</b> <i>Required.</i>	<b>Frequency of Payroll Deductions</b> <i>Complete if plan requires payroll deductions.</i>
Employer Vesting % %	Rate <i>To two decimal places.</i> . % %	<input type="checkbox"/> Once a week <input type="checkbox"/> Once a month <input type="checkbox"/> Once every 3 months <input type="checkbox"/> Once every 2 weeks <input type="checkbox"/> Twice a month

By signing below, you:

- Acknowledge that the loan as requested on this form is permitted by the employer's plan.
- Certify that you are on record with Fidelity as being authorized to sign on behalf of the plan sponsor.

Print Plan Representative Name	
Plan Representative Signature	Date <i>MM DD YYYY</i>
<div style="background-color: black; color: white; padding: 5px; display: inline-block;">SIGN</div>	

**Did you print and sign the form, and attach any necessary documents? Did ALL required individuals sign?** Send the ENTIRE form and any necessary documents to Fidelity.

**Questions?** Go to [fidelity.com/atwork](http://fidelity.com/atwork) or call 1-800-343-0860 (TTY, 1-800-259-9743), business days (except NYSE holidays) from 8 AM to midnight (ET).

*Unless otherwise directed, deliver to:*

**Regular mail**

Fidelity Investments  
PO Box 770002  
Cincinnati, OH 45277-0090

**Overnight mail**

Fidelity Investments  
100 Crosby Parkway KC1E  
Covington, KY 41015

**Fax** 1-877-330-2476 (ONLY if your request doesn't require a signature guarantee)

*On this form, "Fidelity" means Fidelity Investments Institutional Operations Company, Inc. 344499.5.0 (11/2012)*