



The Standard®

Standard Retirement Services, Inc.
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Retirement Plan Loan Request (NL)

If your plan allows, you may request your distribution online. Logon to the Personal Savings Center at www.standard.com/retirement. To submit your request via paper, please allow five (5) business days for processing and submit only one copy to avoid duplicate submissions.

Plan Administrator Instructions: Complete and sign Section A and give the form to the Employee.

(A) PLAN ADMINISTRATOR AUTHORIZATION	
PLAN NAME:	CONTRACT NO.:
EMPLOYEE NAME:	SOCIAL SECURITY NO.:
<p>Payroll frequency for employee. Please note this information is used to create loan documents. Requests for corrections may be subject to an hourly charge.</p> <p><input type="checkbox"/> Weekly - Regular pay days for this employee are on: _____ (day of the week)</p> <p><input type="checkbox"/> Every two weeks - Next regular pay date for this employee is: _____ (month/day/year)</p> <p><input type="checkbox"/> Twice a month - Regular pay dates for this employee are on the: _____ (days of the month)</p> <p><input type="checkbox"/> Monthly - Regular pay dates for this employee are on the: _____ (day of the month)</p> <p>I certify that this request is in compliance with plan provisions. If request is due to a hardship, I have determined that the request meets the definition of immediate and heavy financial need. If the payment period exceeds five years, I have determined that the loan meets plan requirements for the purchase of a principal residence. The Standard is authorized to issue this loan. If The Standard is designated as the Manager of the Approval Process (MAP), you DO NOT sign this form. By signing this authorization request, you will be responsible for the oversight and authorization of this transaction.</p>	
PLAN ADMINISTRATOR OR DESIGNATED REPRESENTATIVE NAME: (printed)	PHONE NO.:
PLAN ADMINISTRATOR OR DESIGNATED REPRESENTATIVE SIGNATURE:	DATE SIGNED:

Employee Instructions:

- (1) Complete Section B.
- (2) In order to receive a plan withdrawal you must submit a complete form.
Please make sure your name and social security number (if required) are included on all pages of the form.
- (3) Mail or fax to the address on top of the form.

(B) EMPLOYEE SIGNATURE		
I request that a loan be issued from my retirement plan account in the amount of \$ _____		
In the event the amount requested is not available, please select one of the following:		
<input type="checkbox"/> Issue the maximum available	<input type="checkbox"/> Do not issue the loan	
I wish to repay this loan in _____ years OR _____ months (not more than five years, unless plan allows).		
<input type="checkbox"/> Use OVERNIGHT DELIVERY to send my loan check. An additional \$30.00 fee will be deducted from your account.		
NOTE: Overnight service is not available to PO boxes.		
By signing below, I am confirming that I have read, understand and certify that all the conditions on the back are met (see certifications on page 2 under PARTICIPANT CERTIFICATIONS AND INFORMATION).		
EMPLOYEE NAME:	SOCIAL SECURITY NO.:	DATE OF BIRTH:
EMPLOYEE SIGNATURE:	DATE SIGNED:	DAYTIME PHONE:
MAILING ADDRESS:	EMAIL ADDRESS:	

EMPLOYEE CERTIFICATIONS AND INFORMATION

For questions	If you have questions about the loan provisions for your plan, contact your plan administrator.
PCRA/SDBA accounts	If you have assets in a Personal Choice Retirement Account (PCRA) or a Self Directed Brokerage Account (SDBA), this account will be included in consideration for your request. It must contain enough liquid assets to cover the request.
Plan provisions	The issuance of this loan is subject to the conditions of the current loan policy for the plan. <ul style="list-style-type: none"> Depending on those conditions, if you have an existing loan, the requested loan may be issued as a "replacement" loan. In this case, the amount requested above will be added to the outstanding balance of your existing loan.
Certifications	<ul style="list-style-type: none"> By signing this form, you are certifying that you have not received a plan loan from another vendor within the past 12 months that would cause a violation of the legally established loan limits. If the payment period exceeds five years, by signing this form you certify that the loan will be used exclusively to acquire a dwelling unit that, within a reasonable time, is to be used as your principal residence.
Loan documentation	Standard Retirement Services, Inc., will determine the required payments (amortization schedule) to repay loan principal and interest within the repayment period indicated above.
Fees	This loan will be subject to fees in accordance with the fee schedule in effect for the plan. Any loan fee charged at the time the loan is processed is non-refundable. Additional fees may be charged if changes are requested to the final loan documents or to the loan amount.
For Florida state residents	You are responsible for remitting any taxes due to the proper tax authority, including the Florida Documentary Stamp Tax, if applicable.
Hardship loan	If required by the loan policy, you will provide the plan administrator with a statement explaining your financial need and itemized costs.
Principal Residence Affidavit	<p>As a participant in the above-named plan, I hereby acknowledge that I have applied for a Participant Loan under the guidelines established by the Loan Program Administrator. Further, I certify that the loan will be used exclusively to acquire a dwelling unit that, within a reasonable time, is to be used as my principal residence.</p> <p>I understand that if the proceeds of this loan are not used exclusively for the purchase of such a dwelling unit, then the maximum period over which the loan can be repaid is five years. I agree to notify the Loan Program Administrator immediately if, for any reason, these loan proceeds are not used to acquire the dwelling unit that will be my principal residence.</p> <p>Finally, I understand that the interest on this loan may not be a deductible expense for federal income tax purposes and that I may wish to consult an attorney or tax advisor to determine the rules applicable to this loan.</p>