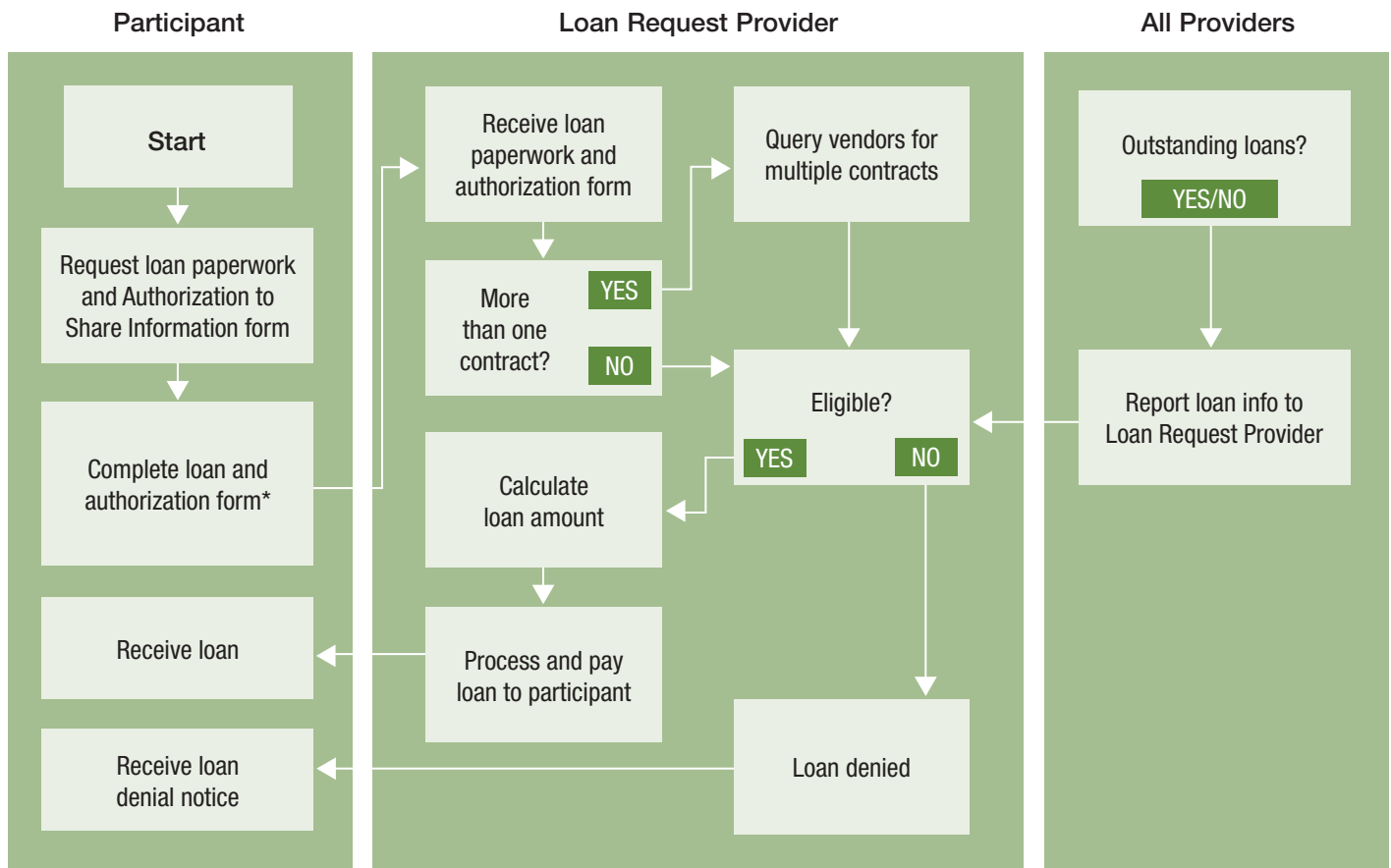


## Sample Loan Process

When the new 403(b) regulations become effective January 1, 2009, this flow chart demonstrates the steps you might follow in a decentralized process for a loan request.

The participant requests loan paperwork and Authorization to Share Information form and completes. The completed paperwork is forwarded to the Loan Request Provider. The Loan Request Provider requests loan information from other providers, as required. The process then determines eligibility and the loan amount based on loan information from all providers. The loan is either approved and paid or denied.



\* Plan procedures may include a review by plan sponsor or other designated third party before sending to other providers. For ERISA plans, such review should be included unless a specific exception applies.

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