



EQUITABLE

Retirement Gateway®
Loan Request
Bundled Service

Return via Mail or Fax:
Equitable-Retirement
PO Box 219489
Kansas City, MO 64121-9489
Street and Overnight Address:
Equitable-Retirement
430 W. 7th Street STE 219489
Kansas City, MO 64105-1407
Fax Number: (816) 218-0412
For Assistance Call: (800) 528-0204
www.equitable.com

PLEASE PRINT

Please note if your Plan does not permit loans, we will not process the request until we receive an Amended Adoption Agreement. If your Plan permits loans, there will be a \$150.00 loan set up fee.

1. Participant Information

First Name, Middle Initial Last Name Social Security Number
Address
Telephone Mobile Phone Number Email Address
Is the participant married? Yes No
Employer's Name Contract ID Number
Address Change

2. Amount of the Loan (check only one)

The maximum loan amount is 50% of your vested Retirement Account Value up to \$50,000. The minimum loan amount is \$1,000. If a participant has assets in the PIB investment option and/or the IDA, these assets will be included in the loan calculation, but the assets in the PIB investment option and/or the IDA cannot be withdrawn to satisfy the loan amount. If the amounts invested in the non-PIB Variable Investment Options are insufficient to satisfy the loan amount being requested, the Participant must transfer monies from the PIB Variable Investment Options/IDA to the non-PIB Investment Options to make the requested loan. The transfer of monies between the PIB and non-PIB Variable Investment Options will be treated as an Early Withdrawal from the PIB Variable Investment Options. This Early Withdrawal reduces your Ratchet Base and GAWA on a prorata basis. For further details, please contact your Plan Administrator or a Service Representative at (800) 528-0204. Please choose only one (1) option below. (If both options are completed, we will process for the amount requested in Option B.)
(A.) Maximum Loan
(B.) The following loan amount is requested from the Retirement Account Value of the Participant
If the amount requested is higher than what is available, we will process your request for the maximum available amount.

3. Withdrawal Instructions (check only one)

I hereby request that the amount indicated in Section 2 should be taken from the following Investment Option(s). If nothing is specified, box (a) will apply. All loans will be taken pro rata from all vested sources.
(a) Pro rata from all Investment Options
(b) From the Investment Option(s) designated below: (All sources within the Investment Options will be used to the extent available.)

4. Payment Period/Payment Frequency

The loan term may be any period permitted by your plan. However, the maximum period over which a loan may be repaid is 5 years unless you indicate below that it is used to acquire the Participant's principal residence.
Is the purpose of the loan to acquire your principal residence? Yes No
If yes, the desired loan payment period is years (please see your plan administrator for the maximum repayment period allowed).
If no, the desired loan payment period is years (not to exceed 5 years).
The loan payment frequency will default to the plan's payroll frequency. If your plan has multiple payroll frequencies set up, please indicate the payment frequency to be used for this participant.
Please note: Loan repayments will be reinvested in accordance with your investment allocations currently on file when we receive the loan repayment.

