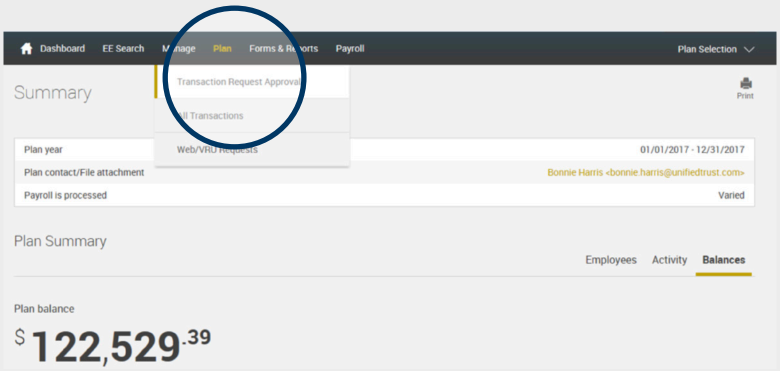
Approving Online Loan Requests

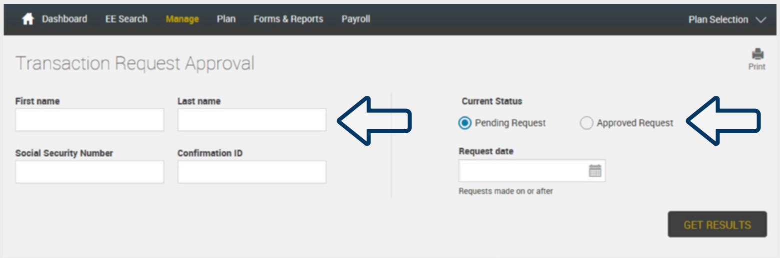
The online loan withdrawal request feature allows for a simplified sponsor approval process. You will receive an email notification that a loan has been submitted for approval. If the participant has uploaded supporting documentation for the approval such as for a principal residence loan, you will receive a second email that includes the participant provided supporting documentation for the loan. Follow the below steps to log in and review the distribution along with the supporting documentation, if applicable.

Important: If the participant has requested a principal residence loan, they must upload supporting documentation which may consist of a copy of their purchase agreement or mortgage agreement dated within 90 days of the loan request.

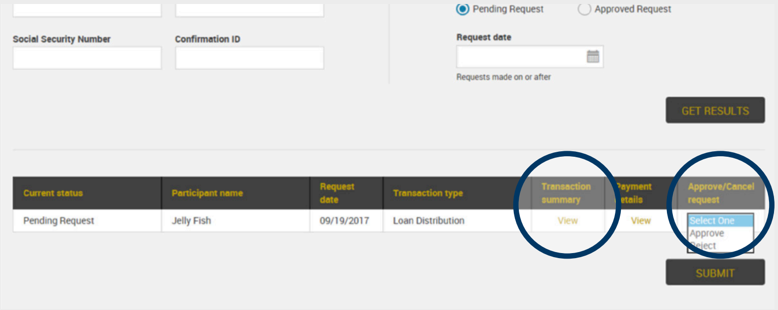
- On your account homepage, under **Manage** in the menu bar select **Transaction Request Approval**.



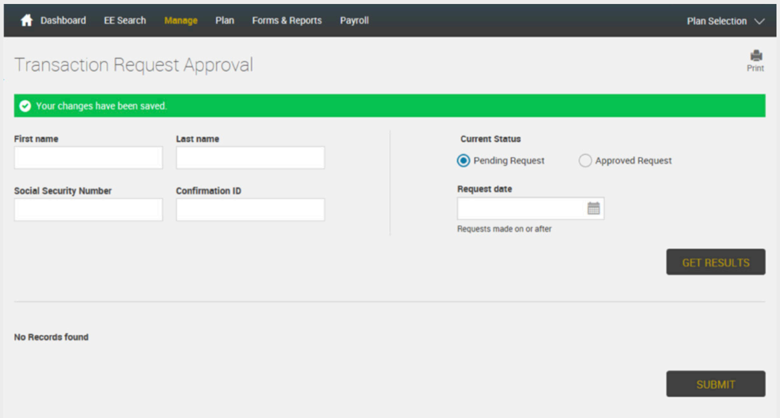
- Search for a specific loan request by Name, Social Security Number or Confirmation Number.
- Or search for a specific loan request by Current Status or Date Range.



- Click **View** under **Transaction Summary** to view and print Participant's Loan Request.
- Click an option under **Approve/Cancel** request to approve or reject loan requests.
- Once you've made a selection for all requests, click **Submit** to continue.



- You're done! Your Loan Request approvals and rejections are complete.
- For approved loans, you will receive an email with the final loan information and amortization schedule for your records.



If you have any questions regarding how to request a loan, email retirementexpert@americantrust.com or call 1-800-548-2994.