

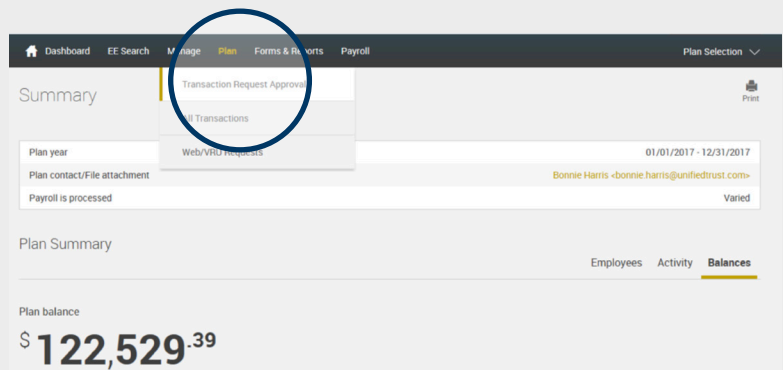
Approving Online Loan Requests

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.



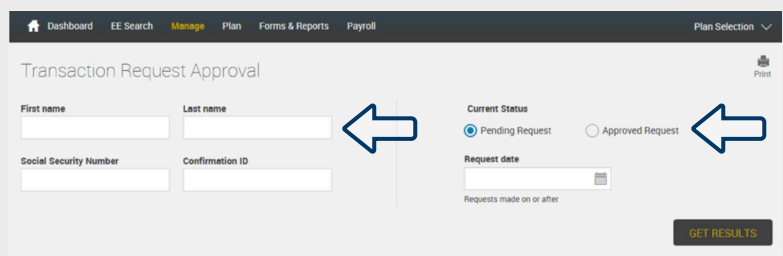
- On your account homepage, under **Manage** in the menu bar select **Transaction Request Approval**.



The screenshot shows the dashboard with a menu bar at the top containing 'Dashboard', 'EE Search', 'Manage', 'Plan', 'Forms & Reports', and 'Payroll'. The 'Manage' menu is open, and 'Transaction Request Approval' is highlighted with a blue circle. Below the menu, the 'Summary' section displays plan details for 'Web/VNU Employees' for the period '01/01/2017 - 12/31/2017'. The 'Plan Summary' section shows a 'Plan balance' of '\$122,529.39'.



- 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.



The screenshot shows the 'Transaction Request Approval' search form. It includes fields for 'First name', 'Last name', 'Social Security Number', and 'Confirmation ID'. There are also radio buttons for 'Current Status' (Pending Request, Approved Request) and a 'Request date' field. Blue arrows point to the 'First name' and 'Last name' fields, and another blue arrow points to the 'Approved Request' radio button. A 'GET RESULTS' button is at the bottom right.



- 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.

The screenshot shows the 'Transaction Request Approval' interface. At the top, there are input fields for 'Social Security Number' and 'Confirmation ID', and a 'Request date' field. Below these is a table with columns: 'Current status', 'Participant name', 'Request date', 'Transaction type', 'Transaction summary', 'Payment info', and 'Approve/Cancel request'. The first row shows a 'Pending Request' for 'Jelly Fish' on '09/19/2017' for a 'Loan Distribution'. The 'Transaction summary' column has a 'View' button circled in blue. The 'Approve/Cancel request' column has a dropdown menu with options 'Select One', 'Approve', and 'Reject'. A 'SUBMIT' button is at the bottom right. A 'GET RESULTS' button is also present.



- 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.

The screenshot shows the 'Transaction Request Approval' interface after a successful action. A green banner at the top says 'Your changes have been saved.' Below this, there are input fields for 'First name', 'Last name', 'Social Security Number', and 'Confirmation ID'. To the right, there are radio buttons for 'Current Status' (Pending Request, Approved Request) and a 'Request date' field. A 'GET RESULTS' button is at the bottom right. Below the table area, it says 'No Records found'. A 'SUBMIT' button is at the bottom right.

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