

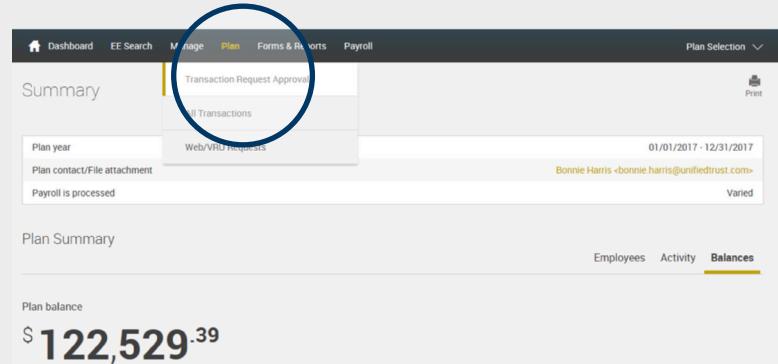
Approving Online Loan Requests

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**.



Dashboard EE Search **Manage** Plan Forms & Reports Payroll Plan Selection Print

Summary

Transaction Request Approval

Plan year: 01/01/2017 - 12/31/2017

Plan contact/File attachment: Bonnie Harris <bonnie.harris@unifiedtrust.com>

Payroll is processed: Varied

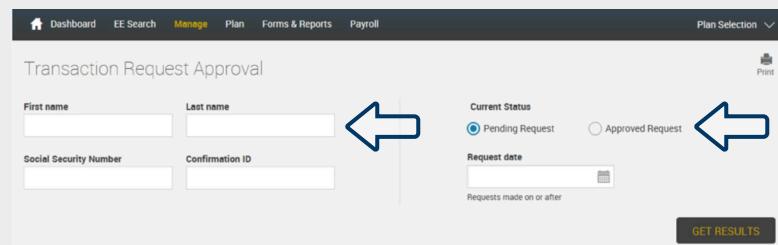
Plan Summary

Employees Activity **Balances**

Plan balance: \$ 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.



Dashboard EE Search **Manage** Plan Forms & Reports Payroll Plan Selection Print

Transaction Request Approval

First name: Last name: ←

Social Security Number: Confirmation ID: ←

Current Status: Pending Request Approved Request ←

Request date: Requests made on or after:

GET RESULTS



- 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 a table with columns: Current status, Participant name, Request date, Transaction type, Transaction summary, Payment details, and Approve/Cancel request. The 'Approve/Cancel request' column contains a dropdown menu with 'Select One' and 'Approve' selected. The 'Approve/Cancel request' button is highlighted with a blue circle.

Current status	Participant name	Request date	Transaction type	Transaction summary	Payment details	Approve/Cancel request
Pending Request	Jelly Fish	09/19/2017	Loan Distribution	View	View	Select One Approve Reject

GET RESULTS SUBMIT



- 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 a green success message: 'Your changes have been saved.' Below it is a table with columns: First name, Last name, Social Security Number, Confirmation ID, Current Status, Request date, and a 'Print' button. The 'Approve/Cancel' button is highlighted with a blue circle.

Your changes have been saved.

First name	Last name	Social Security Number	Confirmation ID	Current Status	Request date
				<input checked="" type="radio"/> Pending Request <input type="radio"/> Approved Request	<input type="text"/> Requests made on or after

GET RESULTS SUBMIT

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