

Please be sure to read the “Important Loan Notice.” This notice explains the impact of borrowing money from your retirement plan. There is a link to this notice on the Important Reminder screen which is the first screen displayed when applying for an Online Loan.

Some important points you should keep in mind include:

- While a loan is not treated as a taxable plan distribution, if you default on the loan, it will be treated as ordinary taxable income to you.
- Loan payments are made with after-tax dollars. Loan repayments are, in fact, taxed twice—the second time when the account is fully distributed.
- Loans are not tax-deductible and do not offer any tax advantages.
- The money you borrow from your retirement plan account no longer appreciates in value. Therefore, you have less money available to invest and less market value appreciation over time.



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NEED A LOAN FROM YOUR RETIREMENT PLAN?

Now you can apply for a loan
online through ICMA-RC's
Account Access





ICMA Retirement Corporation (ICMA-RC) has made applying for a loan from your retirement plan easier and more convenient. We have enhanced Account Access, our online participant system, with a quick two-step process that enables you to determine your loan amount and apply online. The entire process is paperless,* and the loan check will be mailed the next business day to your home.

Benefits of Online Loans

Our Online Loan process offers a secure and convenient way to apply for a loan. But you will also benefit from these features:

- The entire process is paperless.*
- Loan checks are mailed the next business day to your home address.
- Check endorsement indicates acceptance of repayment requirements.

Remember, your plan assets should be used for your retirement years. However, there may be times when it is necessary to access these assets while still employed. This brochure details how to apply for a loan online.

Two Easy Steps to Apply for an Online Loan

We have made using the online loan application process easy and convenient. Simply log on to your account at www.icmarc.org. Then follow these steps:

STEP 1 Model a New Loan

- Log in to Account Access.**
- Go to the "Manage My Account" tab.
- Select the "Loans" menu item.
- Click the "Model New Loan" button. Follow the instructions on the screen to obtain the maximum loan amount and repayment terms.

The Loan Modeling feature is available to all participants in plans permitting loans. It allows you to determine your loan requirements. All the plan related information you need, including minimum and maximum loan amounts, interest rates, and loan terms, is provided. After you determine your loan terms, you are ready to apply for a loan. If your employer permits Online Loans, proceed to Step 2.

STEP 2 Apply for a Loan

- Complete the Loan Modeling process described in Step 1 above.
- Click the "Apply for Loan" option to submit your loan request.

This feature is only available to participants in plans that have adopted Online Loans. If you do not see the "Apply for Loan" option after completing the Loan Modeling process, you may obtain a Direct Loan Application by contacting Investor Services at 1-800-669-7400.

Online Loan Q&A

How will I know if my employer permits Online Loans?

Call Investor Services at 1-800-669-7400. We can assist you.

How can I get an Account Access password?

Step 1 Go to www.icmarc.org.

Step 2 Under the login box, click the "Request an Initial Password" link and follow the directions to create a password online.

How can I request a loan if I do not have Internet access?

Call Investor Services at 1-800-669-7400. If your employer permits Online Loans, we can send you a "Direct Loan Application" which does not require employer approval. The loan check and all accompanying documents will be mailed directly to you.

** Depending upon your employer's plan document, married 401 plan participants may need to submit a signed spousal waiver form which has been notarized or witnessed by the employer.*

*** Your User ID for Account Access is your Social Security Number (no dashes or spaces) or Reference Code. If you do not have a password, select the link "Request a New Password" and the option to create the password online. You will also need to know your 6-digit plan number, which can be obtained from your employer or Investor Services at 1-800-669-7400.*