

Slavic Integrated Administration
1075 Broken Sound Pkwy N.W., Suite 100
Boca Raton, FL 33487-3540
Phone: 800-356-3009
Fax: 561-241-1070

LOAN POLICY

While you remain in active service and participate in the company's 401(k) Retirement Plan, you can borrow against your vested plan account balances. The maximum total amount you can borrow is the lesser of 50% of your vested balance or \$50,000. The minimum is \$1,000.00. Regardless of the amount or type of loan, you can repay the entire outstanding balance at any time with no prepayment penalties. The amount you borrow is deducted from your vested account balances. Each investment fund in which your account balances are invested is reduced on a proportionate basis. The loan amount, therefore, is no longer invested in plan accounts. As you repay the loan the outstanding balance on the note is reduced, and your repayments (both principal and interest) are re-credited to your current investment elections. Loan repayments are made through payroll (post tax) deductions while actively employed. In the event that you terminate, you have 60 days from the date of termination to repay the loan. If not paid in full the loan will be deemed to have been received as a distribution equal to the unpaid balance of the loan, therefore, you will be subject to both income tax and possibly a 10% penalty tax for premature distribution which will be reported to the IRS. It will be your responsibility to repay your loan in full, as you will not receive any further notice of your obligation. You may contact Slavic Investment Group to obtain your remaining loan balance. If the loan payment deductions do not begin when noted on your agreement, please contact your payroll company to avoid default on your loan.

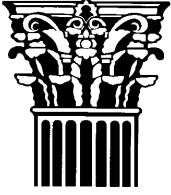
By signing below, I agree to the terms and conditions of the Loan Policy.

Borrower

Date

Social Security Number

Please fax your completed Loan Request and Loan Policy to Slavic at (561) 241-1070. Once your request is received, a Loan Agreement will be prepared and sent via email or fax for your signature.



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Please allow 4-6 weeks for processing

LOAN REQUEST

CHECK IF ADDRESS HAS CHANGED

CHECK FOR OVERNIGHT MAIL
(\$20.00 fee will be deducted from your account)

Date: _____	PEO/Payroll Company: _____
Name: _____	Worksite Employer: _____
SS#: _____	Loan Amount: \$ _____
Daytime Phone: _____	Repayment time for loan*: _____ *(Select between 1 to 5 years)
Home Address: _____	Email Address: _____
_____	Fax#: _____

Do you have an outstanding 401(k) loan?	YES _____	NO _____
Are you still at your worksite employer?	YES _____	NO _____

Please be advised that under normal circumstances, the loan process will take 4 to 6 weeks to complete.

You must have a \$2,000 vested balance in your account in order to qualify for a loan distribution. If you leave your employment and fail to pay the loan in full within 60 days of termination, the loan will be in default and reported to the IRS for taxes due at the end of the current year. There is a \$150 one-time loan document fee and an annual loan maintenance fee of \$50. These fees will be deducted from your account.

*When taking a loan for the purchase of a primary home, you may extend the loan up to 15 years, if allowed by the plan. You must provide a signed, dated copy of the good faith note or sales contract.

Participant Signature

Date