



# Online Loan

Visit <https://retirementplanconsultants.info> and click **Account Access**.

Type in your **Username** and **Password**, or follow the instructions provided in your welcome letter.

Select role from dropdown menu: **Participant**

Click the **Login** button

A One-Time PIN (OTP) is required to login using multi-factor authentication (MFA). If you need additional guidance with the OTP process, click the **Guide to Logging in with MFA** link (located at the top of this gray login box).

On the Participant Dashboard, click the **Manage Your Account** tab.

Select **Withdrawal Options** off the dropdown menu.

When the **Withdrawal Options** screen is displayed click the dropdown arrow and choose **General Purpose Loan** off the list.

Click the **GET STARTED** link.

**Note:** **GET STARTED** will not show as an option if you do not qualify for a loan.



# Online Loan

Review the **Loan Information** screen. You may borrow the lesser of \$50,000 or 50% of your vested balance.

Loan Limits	General Purpose Loan
Current plan vested acct. balance	\$12,400.99
Minimum loan	\$1,000.00
Maximum loan	\$6,200.50
Minimum duration	0 Months / 0 Payments
Maximum duration	59 Months / 128 Payments
Days to complete request	0

  

Loan Fees	Fee Amount
Origination fee	\$150.00
Per payment processing fee	\$0.00
Annual maintenance fee	\$0.00

CANCEL NEXT >>

Click the **Next** button to continue.

Enter **Loan amount** and **# of payments** and then click **Calculate**. You may adjust the **Loan amount** and/or **# of payments** and recalculate until you have the desired payment schedule.

Click **Review Amortization Schedule** to view full payment schedule (Payment frequency is based on payroll frequency). Once you have the desired schedule, click the **Next** button.

### Loan Amount

Select the type of loan you would like to receive. Use the loan calculator to specify the amount of your loan and to determine your ideal payment amount.

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Loan Fees	Fee Amount
Origination fee	\$150.00
Per payment processing fee	\$0.00
Annual maintenance fee	\$0.00

Loan Type: General Purpose Loan

Rate: 3.25%

Loan amount: 1500

# of payments: 25

Your Biweekly payment: \$61.15

CANCEL CALCULATE

[Review Amortization Schedule](#)

BACK NEXT >>



# Online Loan

General Information

First name \*  Middle name  Last name \*

Marital status  Birth date  Date of hire

Street address 1 \*  Street address 2

City \*  State \*  Zip code \*  Country

Foreign state

Home phone

Office phone   Ext

Other phone

Email

Office  Confirm office email address

Other  Confirm other email address

Where would you like your emails sent?

Home  Office  Other  None  I do not have an email address

Review and verify the personal information on the **General Information** screen and make changes, as needed.

Click the **Next** button when all is correct.

On the **Payment Information** screen choose a **Payment Method** and then choose **Check OR ACH** off the dropdown list and complete the appropriate payment information for the method chosen. Click the **Next** button.

Return to transaction selection

Payment Information

Please provide the necessary information to facilitate the payment of your loan.

Payment Method

Name of bank

Routing number

Bank account number  Confirm bank account number

Financial institution

Street address 1  Street address 2

City  State  Zip code  Foreign state

Country

Payment Method

Payable to

Street address 1  Street address 2

City  State  Zip code  Foreign state

Country



# Online Loan

On the **Transaction Certification** screen review each statement and check all the boxes to agree to the terms of the loan and click the **Next** button.

**Transaction Certification**

By checking the boxes below and continuing, you are agreeing to all of the statements on this page.

- You are requesting a personal loan for \$ 1,500.00 at an interest rate of 3.25 % for a duration of 25 payments.
- Your Loan Agreement and Amortization Schedule will be sent to you via email once the loan has been approved. By checking this box, you are consenting to repay the loan in the terms specified above.
- Refer to the 404(a)(5) Fee Disclosure, available under Forms and Documents on the web, for the loan processing fee information. I understand that the fee will be deducted from my account after the loan amount has been removed.
- By checking this box, I confirm that I have read and agree to the Loan Request Certification located [here](#).

Please review and confirm that all the information on this final review screen is correct. If all is correct, click the **Next** button.

If changes are needed, click the **Back** button.

**Personal Information**

<b>Name:</b> Bob Bologna	<b>Street address 1:</b> 123 Random Rd
<b>Marital status:</b> M	<b>Street address 2:</b> Apt 21
<b>Gender:</b> M	<b>City:</b> Randomville
<b>Birth date:</b> 04/10/1999	<b>State:</b> NE
<b>Date of hire:</b> 12/31/2015	<b>Zip code:</b> 68701
<b>Home phone:</b> 7208414628	<b>Country:</b> United States
<b>Office phone:</b> Ext:	<b>Foreign state:</b>
<b>Other phone:</b> 7777777777	<b>Home:</b>
	<b>Office:</b>
	<b>Other:</b>
	<b>Send email to:</b> Home

**Loan Type**

<b>Rate:</b> 3.25%	<b>Origination fee:</b> \$150.00
<b>Loan amount:</b> \$1,500.00	<b>Per payment processing fee:</b> \$0.00
<b># of payments:</b> 25	<b>Annual maintenance fee:</b> \$0.00
<b>Biweekly payment:</b> \$61.15	

**Payment Information**

<b>Payable to:</b> Bob Bologna	<b>Payment Method:</b> Check
<b>Street address 1:</b> 123 Random Rd	
<b>Street address 2:</b> Apt 21	
<b>City:</b> Randomville	
<b>State:</b> NE	
<b>Zip code:</b> 68701	
<b>Country:</b> United States	
<b>Foreign state:</b>	

- You are requesting a personal loan for \$ 1,500.00 at an interest rate of 3.25 % for a duration of 25 payments.
- Your Loan Agreement and Amortization Schedule will be sent to you via email once the loan has been approved. By checking this box, you are consenting to repay the loan in the terms specified above.
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# Online Loan

You will be sent a One-Time PIN. (The One-Time Pin will be sent when you submit the request even if you were already authenticated earlier in your session).

Type in the **One-Time PIN** you receive and click the **Submit** button.

### One-Time PIN Required

A one-time PIN has been sent to your selected delivery method: j\*\*\*\*\*@wealthfirm.info . Retrieve your pin and enter it below

One-Time PIN:

[Resend PIN](#) (Link will be enabled in 48 seconds)

Note: In order to receive your One-Time PIN, it is important to update your account with any changes in your mobile phone number or e-mail. Phone number should be capable of receiving texts. Messages & Data rates may apply.

Once submission is complete you will be directed to the confirmation screen where you will get a **Confirmation Number**.

### Confirmation

✔ Confirmation Number: 106703

Your request has been processed. You may use this number to reference this transaction in the future.  
Requests, while processed into the database, may not take effect immediately. Some requests may still need to be approved before they will take effect.

**Please Note:** The typical processing time is between 10-14 business days. To review the status of your request you can go to the **Manage Your Account** tab and then select **Web Requests** off the dropdown menu.