Employee Benefits Services & ADVISORS, INC.

457(b) Loan Authorization Form

Participant Instructions

The 457(b) Loan Authorization Form must be submitted to Employee Benefits Services & Advisors, Inc. (EBS), the third party administrator, to authorize an loan of 457(b) amounts from your employer's or former employer's plan. Your investment provider may require its own paperwork in addition to this form. Please attach your investment provider's paperwork to this form. Please be sure to complete the request in its entirety prior to submitting to the our office, all attached forms or paperwork will be forwarded directly to the investment provider indicated below, they will not be returned to the employee or their representative. Complete steps 1-4 and mail this form to EBS, **an original signature is required for processing**. Inquiries regarding the status of your loan may be directed to EBS at (408) 371-7661. After paperwork has been forwarded to your investment provider, inquiries should be directed to your provider. After this form has been received by EBS in good order, it will be forwarded to your provider within 5 business days.

Employee Benefits Services & Advisors, Inc.
2542 S. Bascom Avenue, Suite 100
Campbell, CA 95008
PH: (408) 371-7661

Investment Provider Instructions

EBS represent this loan of 457(b) amounts is permitted by the employer's plan and is in accordance with the 457(b) Provider Agreement (Agreement) entered into by your company and EBS, and provided that EBS has signed below. The loan issue amount may not exceed the dollar amount indicated in Maximum Eligible Loan Amount box.

Step 1

Participant Information

School District/Organization Name	Employer State	
Participant Name	Social Security Number	Date of Birth
Participant Mailing Address (Street) (City, ST Zip)	Home Phone Number	Work Phone Number
	Agent Name	Agent Phone Number

Step 2

Investment Provider Information

Investment provider from which 457(b) amounts will be borrowed (source of assets)

Investment Provider

Account Number

Street or P.O. Box

City, State, Zip

Phone Number

Fax Number

Step 3

Current and Previous Loans

Answer the following questions concerning current and previous loans

1. Have you ever defaulted on a previous 403(b), 401(k), or 457(b) plan loan? If YES, then you must provide documentation that the previously defaulted loan has been repaid, offset, or otherwise returned to good standing. Y N
2. Do you currently have or have you had in the past 12 months a 403(b), 401(a), or 457(b) loan(s)? Y N
3. If you have or have had an outstanding loan(s) in the past 12 months, what is your highest outstanding loan balance(s) in the last 12 months? You must attach an account statement reflecting your highest loan balance(s) in the past 12 months. $

Step 4

Current Loan and Account Balances

Identify all your current 403(b), 401(a), or 457(b) accounts, account balances, and loan balance and attach a copy of your most recent account statement(s). Attach an account statement for each account. If you have more than three accounts, please attach a separate page with that account information.

	Investment Provider Name	Current account value (excluding outstanding loans)		Current outstanding loan amount (if any)		Total account value
Account 1			+		=	
Account 2			+		=	
Account 3			+		=	
Example	XYZ Annuity Company	30,000	+	6,000	=	36,000

Step 5

Participant Approval

I recognize that the information contained on and attached to this form may be shared with a third party (including Employee Benefits Services & Advisors, Inc. (EBS)) as necessary to administer the Plan in accordance with the Internal Revenue Code. I authorize the investment providers indicated on this form to release non-public information pertaining to my accounts as necessary to administer the plan including account balance, loan balance, loan status, and loan history.

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Participant Signature (Required) Date **Requested Loan Amount**

For EBS Use Only

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EBS Signature (Required) Date **Maximum Eligible Loan Amount**

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