

# Preparing to request a plan loan

## Requesting a loan: what to consider before you begin

Voya Financial™ makes it easier for you to request a loan from your account. Before you proceed, please review the items below and have the information you will need available to make this process faster to complete.

### 1. Identify the type of loan you are requesting.

The loan options available to you are defined by your retirement plan.

They may include:

- A general purpose loan
- A residential loan

### 2. Know the amount you are requesting and your repayment frequency.

- The amount requested for your loan can be expressed in terms of a total loan amount or a repayment amount.
- You will be asked to specify how you would like your loan repayment to be set and your monthly repayment amount will be calculated and presented to you based on the amount requested and frequency that you specify.

### 3. Be prepared to provide the following information for receiving your loan amount:

- Whether you want to receive the money by check or through an Electronic Funds Transfer.

- If you would like to use Electronic Funds Transfer, be sure you add your checking or savings account number and routing information before starting this transaction. You can add or change your banking information by accessing your account information at **VoyaRetirementPlans.com**, or you can call the Customer Contact Center at **1-800-584-6001**. Please note that in some instances we may require that your banking information be on file with us for 7 days before we will release money to your account. Electronic Funds Transfer payments are not available on all plans.

### 4. If additional paperwork is required, be prepared to tell us how you would like it delivered to you.

Your choices may be:

- US mail
- Fax
- PDF file posted to your retirement plan account online in the “My Mailbox” section.
- Mailing address

**Please note:** Transactions may require additional approval prior to processing. Some transactions may also require you to provide further information or complete additional paperwork. If necessary you will be provided with specific instructions and any supplemental forms. If you do need a form, once you have completed it, please be sure to:

- Obtain all the signatures required.
- Return all pages except the cover letter – some sections may be informational so please review your instructions carefully.

- Provide supporting documentation, if required.
- Please do not write any notes or other special instructions on your form.
- Don't forget to include your Social Security Number (SSN) on all forms when asked.

## Are you ready?

Once you have collected the information you will need, you are ready to make your request. You can request a withdrawal online at **VoyaRetirementPlans.com**, or call a Voya Customer Service Associate at **(800) 584-6001**.

## Need help?

Call and speak to a Voya Customer Service Associate **(800) 584-6001** Monday –Friday, 8 a.m. to 9 p.m. ET (except New York Stock Exchange (NYSE) holidays)



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