



Participant Guide to request an Online Loan

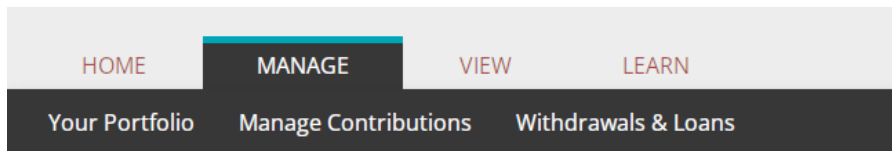
Log in to your account at www.mypca401k.com



Click on the Retirement Account Login

Enter your username and password, if this is your first time logging in, you will need to register your account first. If you need assistance, please call our customer service department at 1-800-848-5848.

Once you are logged into your account hover over the manage button and click Withdrawals & Loans



Your plan allows loans for the following Safe Harbor Standard reasons:

1. Medical expenses incurred by my spouse, my dependents or me.
2. Purchase of a principal residence.
3. Prevention of eviction from or foreclosure on my principal residence.
4. Tuition, room and board, and/or educational fees for the next twelve months of post-secondary education for my spouse, my dependents, or me.
5. Funeral expenses for my parent, spouse, child or dependent.
6. Non-reimbursed repair expenses for uninsured damages to my principal residence as a result of fire, storm, shipwreck, other casualty.
7. Expenses (including loss of income) that result from certain natural disasters declared by the Federal Emergency Management Agency (FEMA).

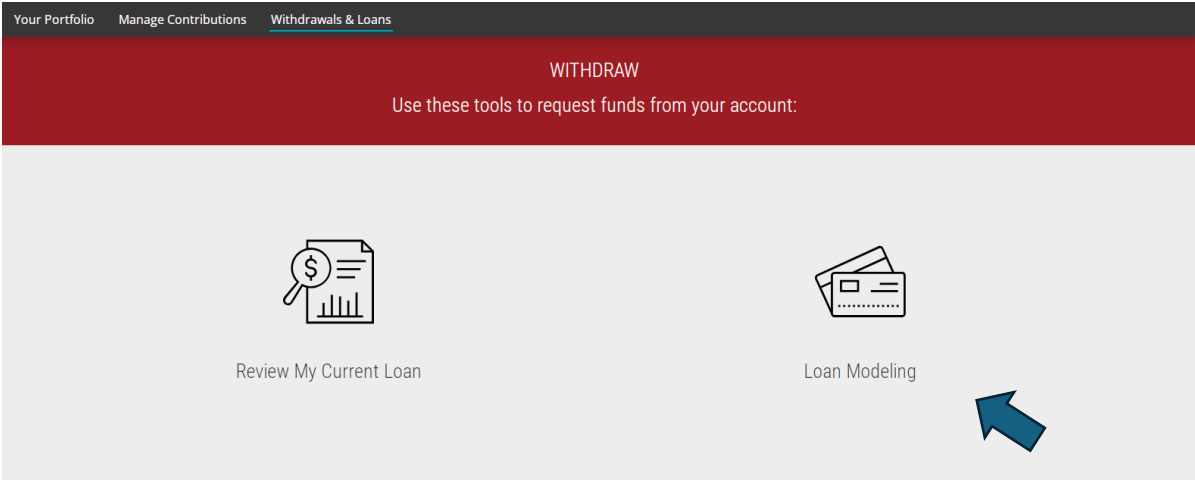
These are subject to change according to IRS guidelines

All loans are self-certify, you are required to obtain documentation for personal audit purposes.

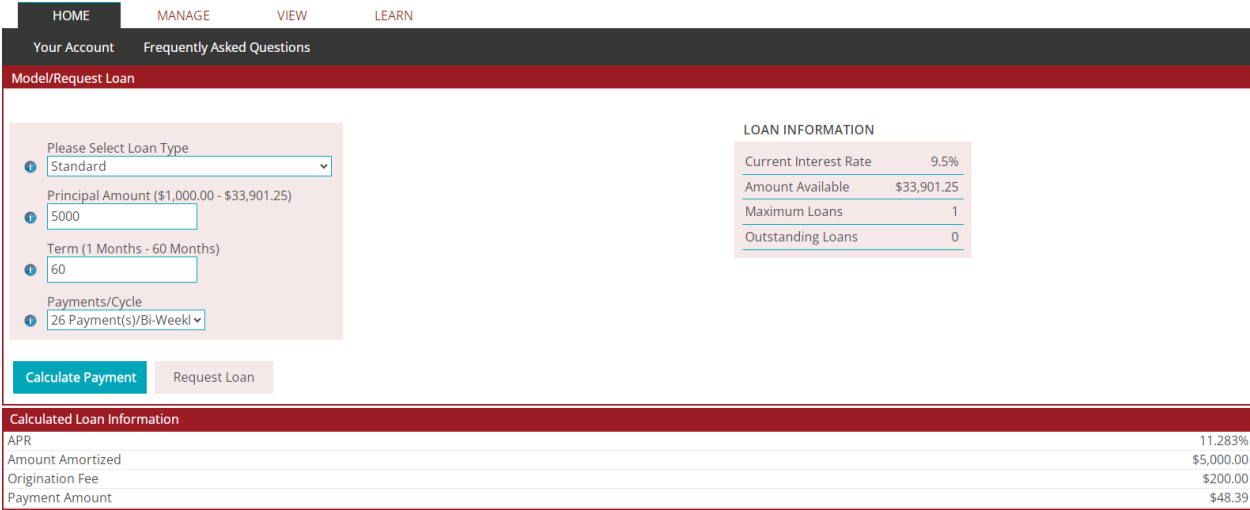


If the reason for your loan falls under those guidelines

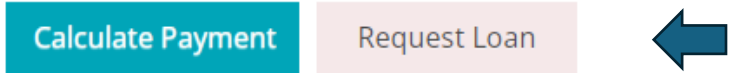
Click Loan Modeling to request a new loan



You will see how much you have available for the loan and have the options to calculate different terms for payment options. If you are choosing a residential loan, then you will need to reach out your HR department for additional paperwork.



Once you determine your loan term and payment, click the request loan button





Confirm the information listed below, if you need to change your address, please reach out to your HR to update in Paylocity.

Contact Information

Please verify your contact information below.

If you have any special handling instructions, please contact [PCA Participant Services](#).

Participant Information ([Change Address](#))

Participant Name

Street Address (Line 1)

Street Address (Line 2)

City/Town

State/Province

Zip/Postal Code

Email Address

Choose Payment Method- Your name is required to be on the bank account if you list ACH information. If for some reason your ACH is denied, a check will be automatically issued

Payment Methods

Payment Options

- Check
- ACH (Automated Clearing House)

Special Handling Instructions

Click Submit and a confirmation page will populate.

Submit

Cancel