



Fidelity Loan Application Supplemental TDA 403(b) Plan #57648

EMPLOYEE DATA

Name	Last _____ First _____ MI _____ Soc. Sec. No. _____			
Mailing Address:	Street _____		City _____	State _____ Zip Code _____
	Cell Phone _____		Home Phone _____	
	Marital Status (check one): <input type="checkbox"/> Single <input type="checkbox"/> Married			
	<i>You will need to attach supporting documentation if your marital status differs from the information on file.</i>			
	Payroll Frequency (check one): <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Hospital Bi-Weekly			

LOAN DETAILS

Eligibility	Effective January 1, 2013, eligible participants actively employed by USC are permitted to have one outstanding loan at a time but there will be no limit on the number of loans a participant may initiate. A participant who has account balances in both the USC Retirement Savings Program and the USC Hospital 401(k) Plan will be permitted to take a loan from each, providing otherwise eligible. The minimum loan is \$1,000 in the USC Retirement Savings Program. To the extent permitted by the vendor, the maximum amount available for a loan is the lesser of 50% of eligible accumulations or \$50,000 reduced by the highest aggregate outstanding balance of loans with all vendors and plans under USC's retirement plans during the 12 month period immediately preceding the date on which this loan is requested. There is a seven day waiting period between paying off a loan and submitting a request for another loan. A loan that has been deemed or defaulted after January 1, 2013 will be considered to be an outstanding loan and the participant will not be permitted to take another loan.
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Loan History	Have you had a USC Retirement Plan loan? Include previous loan info _____ <input type="checkbox"/> No <input type="checkbox"/> Yes (indicate with which USC vendor): <input type="checkbox"/> TIAA <input type="checkbox"/> Prudential <input type="checkbox"/> Vanguard <input type="checkbox"/> Fidelity <input type="checkbox"/> SunAmerica	Benefits Office Use <input type="checkbox"/> Eligible loan amount to be calculated by Fidelity <input type="checkbox"/> 50,000 – _____ = _____ <small>Highest aggregate outstanding loan balance within the preceding 12 month period Maximum Loan Amount</small>
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Amount	<input type="checkbox"/> I am applying for a loan in the amount of \$ _____ . <i>If the amount available at processing time is less than the amount indicated above, the loan will be reduced to the maximum amount available.</i>
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Withdrawal Source for Loan	<input type="checkbox"/> Take loan amount proportionally from all my eligible Fidelity funds <input type="checkbox"/> Take loan amount specifically from fund types listed below: <i>Loan Repayments will be credited based on your current allocation for new contributions</i> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;">Fund Name</th> <th>Dollar Amount or Percent</th> </tr> </thead> <tbody> <tr><td>_____</td><td>_____</td></tr> <tr><td>_____</td><td>_____</td></tr> <tr><td>_____</td><td>_____</td></tr> <tr><td>_____</td><td>_____</td></tr> </tbody> </table>	Fund Name	Dollar Amount or Percent	_____	_____	_____	_____	_____	_____	_____	_____
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How You Would Like to Receive Payment	<input type="checkbox"/> By check (<i>You should receive your check in 7-10 business days from the date of distribution.</i>) <input type="checkbox"/> By check sent via express mail. I understand that a fee of not more than \$25 will be deducted from my account. This check cannot be delivered to a PO Box. (<i>You should receive your check in 4-5 business days from the date of distribution.</i>)
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Loan Duration (in whole years)	I elect to repay my loan over _____ years. <i>The maximum term for a loan is 5 years, but can be to up to 10 years if the loan will be used solely to purchase your primary residence (attach a signed copy of Purchase Agreement and estimated escrow charges).</i>
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Interest Rate/Fees	The interest rate will be 1% above the prime lending rate announced on the first day of the month during which completed loan forms are received by the Benefits Office. The rate shall be fixed for the life of the loan. A loan maintenance fee of \$3.75 will be deducted from your account each quarter throughout the duration of the loan.
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