THE HARTFORD GROUP RETIREMENT PROGRAMS
LOAN PROGRAM FAST FACTS

The following information is intended to serve as a quick reference on the features of the loan program available for the Nevada Public Employees' Deferred Compensation Program.

FEATURES	
Loan Types / Loan Terms	• General Purpose Loan: 1 - 5 years • Primary Residence Loan: 1 - 20 years
Loan Minimum	• $1,000
Loan Maximum	• The loan, when added to all other outstanding loans (if any), may not exceed the lesser of: 1) $50,000 reduced by the highest outstanding loan balance(s) during the preceding 12 months. or 2) 50% of the participant's vested account balance accrued. The determination must be made by considering all plans sponsored by the employer. (Please note that additional limitations apply to plans with Self Directed Brokerage Accounts "SDBA".) • Outstanding loans from other retirement plans offered by the employer need to be taken into consideration in calculating the maximum loan amount. • Loans in excess of the limits described above may jeopardize the plan's tax status.
Effect of Borrowing on Account	• Proceeds of loan to be taken pro-rata from all available investment options (**except** SDBA). • SDBA balance, if applicable, not included in calculation of available loan amount.
	• Loan Security - A lien is placed on the account equal to the amount of the outstanding loan.
Loan Defaults	• A loan will be considered taxable to the participant (i.e. default) if no payments are made within a calendar quarter unless the plan allows a grace period before default. The grace period cannot extend beyond the last day of the calendar quarter following the calendar quarter in which the repayment was due. If payments are not made in accordance with the loan note's amortization schedule, and if applicable, the grace period, the loan will be considered in default. A loan default results in a deemed distribution for federal income tax purposes. For plan purposes, a deemed distribution does not result in an actual distribution. Until the loan is foreclosed, a participant still has the obligation to repay the loan.
Loan Foreclosure	• Foreclosing a loan ends both the repayment obligation and the loan's status as a part of the participant's accrued benefit. Loan foreclosures are subject to the terms of the loan agreement, the terms of the plan, and the terms of the Internal Revenue Code. Generally, a defaulted loan will be foreclosed no earlier than the earliest date in which the contributions securing the loan could be distributed under the terms of the Internal Revenue Code. The amount foreclosed is referred to in the regulations as a loan off set amount.
Loan Interest Rate	• Loan rate: "Prime + 2". However, a different rate may be set by the Nevada Deferred Compensation Committee. • Rate fixed for term of loan. • All interest repaid to the participant account - allocated to account per participant's current investment election.

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FEATURES	
Loan Repayment	• Repayment occurs via payroll deduction or Deducted via ACH from participant's checking account. • Frequency: Payroll Deduction (follows sponsor's payroll contribution schedule): weekly, bi-weekly, monthly, or semi-monthly. ACH repayments are monthly deductions. • Early repayment (in full) allowed; no partial prepayments allowed. • Repayments are returned to participant account according to their current investment election.
Limit on Number of Outstanding Loans	• Limited to two active loans at one time.
Loan Fees	• Loan Fees have been waived for the Nevada Public Employees' Deferred Compensation Program • Waived -One-time set up fee may apply. • Waived - Fees are taken from participant account on a pro-rata basis from all investment options with a balance (except SDBA fund). • Waived - Set-up fee deducted from account in addition to principal amount of loan. • Waived - Annual maintenance fee of $50.00 may be assessed quarterly ($12.50 per quarter).
Documentation Applicable to Plan Sponsor or Participant	• Plan Sponsor's governing plan document must include a provision for loans (sample loan program attached) • Plan Sponsor's Administrative Services Agreement with the Hartford (if applicable to plan) must make provision for loans • Participant Loan Application detailing terms, conditions and applicable fees. • Spousal Consent for Loan Security form (if applicable).
Plan Sponsor Reporting: Plan Summary Statements, Internet	• Plan Summary Statements detail net loan activity and outstanding loan balance. • Internet details net loan activity and outstanding balance. • Sponsor notification of loan defaults.
Participant Reporting: Statements, Confirms, Internet and VRU	• Loan confirm and promissory note issued with check to participant. • Loan amortization schedule. • Outstanding loan(s) and recent payments detailed on statements. • Internet detail includes: loan balance(s), date of loan, amount borrowed, interest rate, payoff date, last payment date and loan payment amount. • VRU detail includes: loan balance(s), payoff amount and loan modeling.
Program/ Funding Vehicle	***Possibilities*** program - 457 Group Variable Funding Agreement

The Hartford does not provide tax, accounting or legal advice. Plan sponsors are advised to consult their attorneys and/ or tax advisors. regarding loan programs for their plans.

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