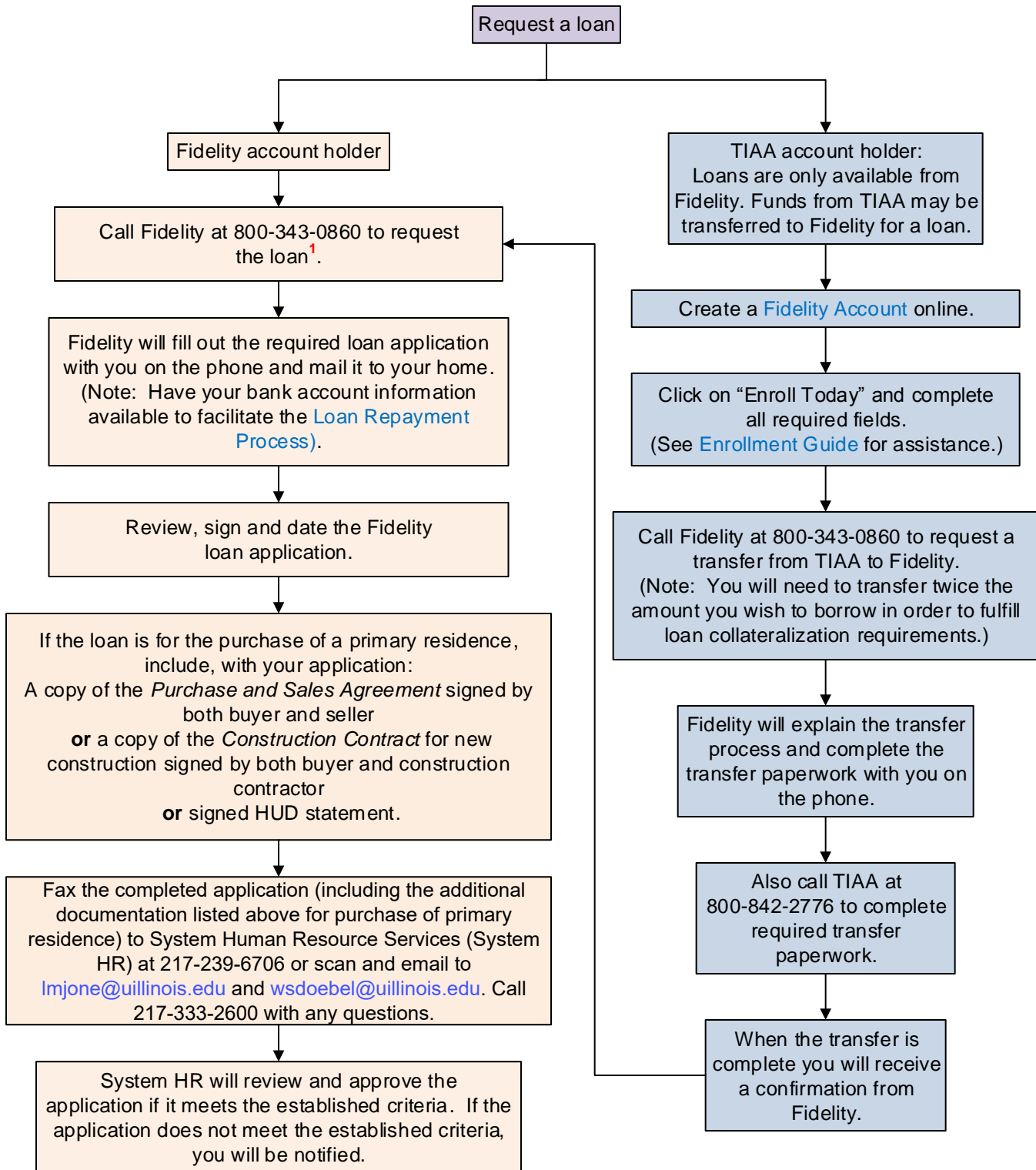


University of Illinois Supplemental 403(b) Retirement Plan Loan Process Flow



¹ Additional Loan Information

Limit - One outstanding loan at a time, under all qualified plans (403(b) and 457 plan) of the employer. If a loan is in default, no new loan will be available until the defaulted loan is repaid.

Fee - Each loan is subject to a \$50 setup fee and a quarterly maintenance fee of \$6.25 for the term of each loan.

Roth (post-tax) Accounts - Loans are not available from Roth (post-tax) accounts.