



# Using WebAccess to request a loan

## Logging in

To request a loan from your retirement plan at Lincoln via WebAccess, you will first need to log into your account through our secure website.

- Go to [www.LincolnFinancial.com](http://www.LincolnFinancial.com).
- Within the Login area, select **Employer Retirement Plans** from the Account drop-down menu.
- If you have accessed [www.LincolnFinancial.com](http://www.LincolnFinancial.com) before, enter your Username and Password. If this is your first time logging into the website, enter your current WebAccess Username and Password.
- Click **Login**.

The screenshot shows a login form with the following elements: a title 'Login' and a 'Register Now' link; an 'Account:' dropdown menu with 'Account Selection Help' as a link; a 'Username:' field with a 'Forgot login info?' link; a 'Password:' field with a 'Forgot login info?' link; and a red 'Login' button at the bottom right.

## First time user?

If you are using [www.LincolnFinancial.com](http://www.LincolnFinancial.com) for the first time, you may be prompted to answer a few simple questions after logging in. The following items may be required to upgrade your account to the new system requirements before you can begin accessing your plan information.

### E-mail address

If you do not have an e-mail address associated with your existing WebAccess account, you will be asked to provide one before proceeding. If you do not currently have an e-mail address, there are various providers that offer free e-mail services.

### Password

Depending on the strength of your current WebAccess password, you may be asked to select a new one that must be a minimum of eight or more characters, contain at least one number and one letter, and cannot be the same as your Username.

### Access agreement

If you have not done so previously, you will be asked to review and accept the terms of the *Retirement Plan Web Site Access Agreement* in order to continue.

### Consolidate accounts

Another upgrade you should consider when logging in for the first time is linking all of your Lincoln retirement plan accounts with your new [www.LincolnFinancial.com](http://www.LincolnFinancial.com) Username and Password. This allows you access to all of your accounts from one convenient location. Just select **Consolidate Additional Usernames** and follow the prompts to link other accounts you may have with Lincoln.

Once you have completed the steps outlined above and have successfully logged into the website, you will be taken to your Lincoln home page where you can access your account(s) and initiate transactions.

The screenshot shows the Lincoln Financial Group website interface. At the top, there is a navigation bar with links for 'MY ACCOUNT(S)', 'FORMS', 'CALCULATORS', 'PLANNING & EDUCATION', and 'ABOUT US'. A 'WELCOME SAMPLE PARTICIPANT' message is displayed. Below this, there is a 'Smart move' section with text about retirement planning. To the right, there is a sidebar with 'Text Size' controls, search options, and 'Quick Links' including '2011 Contribution Limits' and 'Road to Retirement'. A table titled 'Account Summary' is visible, with a 'Need More?' column containing links like 'View Statement', 'Fund Performance', and 'Investment Allocation'. A 'Submit' button is located at the bottom right of the page.

## Initiating a loan request

To initiate a loan request:

- From your [www.LincolnFinancial.com](http://www.LincolnFinancial.com) home page, under Account Summary, select **View Statement**. This will take you directly into your WebAccess account.

This is a close-up of the 'Need More?' dropdown menu from the 'Account Summary' table. The menu is open, showing several options: 'View Statement', 'Fund Performance', 'Investment Allocation', 'Contribution Sources', 'Rate of Return', and 'Unit Values'. The 'View Statement' option is circled in red, indicating it is the selected option for the next step.

- From the WebAccess menu on the left side of the screen, under Account Information, select **Transactions**.
- You will be presented with a listing of available transactions for your plan. Select **Request Loan** and click **Submit**.

The screenshot shows the 'Transactions' page in the WebAccess account. On the left, there is a navigation menu with sections for 'Account Information', 'Transactions', 'Statements', 'Investment Information', and 'Education & Insight'. The 'Transactions' section is expanded, showing 'Available Transactions:'. Below this, there is a 'Select a Transaction:' section with three radio button options: 'Future Investment Election/Account Rebalance', 'Address Change', and 'Request Loan'. The 'Request Loan' option is selected. A 'Submit' button is located at the bottom of the page.

- Enter in the requested information on the loan request calculator and click **Calculate**.

▼ **Account Information**

Account Balance

Investment Elections

**Transactions**

Statements


Account Activity

Loans

1099R

▶ **Investment Information**

▶ **Education & Insight**

▶  **stadion**  
start smart. finish strong.

## Loan Request

[Printer-friendly Version](#)

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To estimate a loan payment, complete the information below and click "Calculate". The amount shown in the results section will be an estimated loan repayment that will be withdrawn through payroll deduction.

Note: Your plan allows residential loans, however at this time residential loans cannot be requested online. Please see your plan administrator for details about requesting a residential loan.

**Available Amount:**

**Loan Amount:**

**Annual Interest Rate:**

**Length of Loan (Years):**

**Payroll Frequency:**

[Calculate](#)   [Back](#)

- WebAccess will present you with your loan results based on the information you entered. If you would like to accept the loan as it is presented, click **Submit**.

▼ **Account Information**

Account Balance

Investment Elections

**Transactions**

Statements


Account Activity

Loans

1099R

▶ **Investment Information**

▶ **Education & Insight**

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## Loan Request

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To estimate a loan payment, complete the information below and click "Calculate". The amount shown in the results section will be an estimated loan repayment that will be withdrawn through payroll deduction.

Note: Your plan allows residential loans, however at this time residential loans cannot be requested online. Please see your plan administrator for details about requesting a residential loan.

**Available Amount:**

**Loan Amount:**

**Annual Interest Rate:**

**Length of Loan (Years):**

**Payroll Frequency:**

**Results:**

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**Payment Amount:**

**Total Number of Payments:**

To request this loan, click "Submit" here, or click "Back" to change the loan parameters.

[Submit](#)   [Back](#)


- Review the loan confirmation and click **Submit** again to complete your loan request.
- If you go back to the **Transactions** screen, the loan will show a pending status until it has been processed.

**Available Transactions:**  [Printer-friendly Version](#)

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**Select a Transaction:**

Future Investment Election/Account Rebalance  
 Address Change  
 Request Loan **(1 pending)**



**Web Pending Transactions\*:**

Type**	Fund Name	Value	Date	Time	Status
<input type="checkbox"/>	Loan Init				Pending



### For plan participant use only

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Contracts sold in New York are issued on contract form #19476NY-A 7/04 by Lincoln Life & Annuity Company of New York, Syracuse, NY. **The contractual obligations are backed by the claims-paying ability of Lincoln Life & Annuity Company of New York.**

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