

SPOUSE'S CONSENT TO A LOAN
AGAINST PARTICIPANT'S ACCOUNT
IN THE IRON WORKERS LOCALS 40, 361
ANNUITY FUND

STATE OF: _____

COUNTY OF: _____

_____, being duly sworn, deposes and says:
(name of spouse)

1.) I am the spouse of _____. We were married
(name of participant)
on _____ on _____.
(date) (place)

2.) I have been informed that my spouse now has approximately \$ _____
(amount)
credited to his account in the Iron Worker's Locals 40 and 361 Annuity
Fund. I have been informed that my spouse has applied for a loan in
the amount of \$ _____ from the Annuity Fund in order to pay
(amount)
expenses in connection with _____.
(state reason for loan)*

I understand that, if this loan is granted, the loan will be a lien
against my spouse's account in the Annuity Fund until the loan is
paid in full, with all accrued interest.

* Reasons may only be:

- 1.) the purchase of a residence
- 2.) education expenses for the participant, spouse
or dependent children, beyond the grammar
school level
- 3.) funeral expenses for parent, child or spouse
- 4.) unreimbursed expenses in excess of \$500 due
to sickness or injury
- 5.) purchase of a motor vehicle for travel to and
from work
- 6.) home improvements exceeding \$1,000 in expenses