



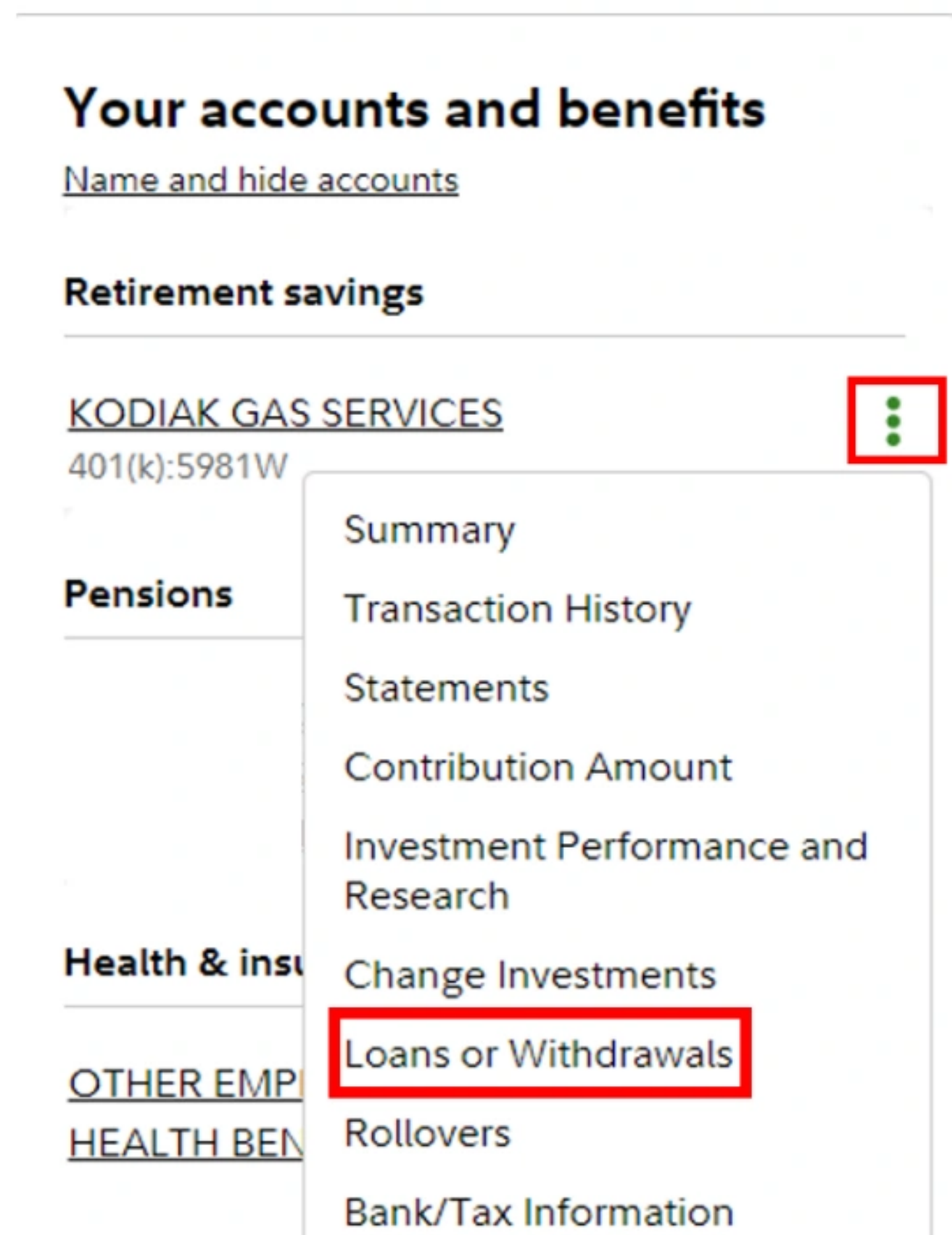
How can I apply for a 401(k) loan or withdrawal?

1. Please contact Fidelity directly at 800-835-5097 or Log in to the Fidelity NetBenefits Portal:

- Visit Fidelity NetBenefits.: [Log In to Fidelity NetBenefits](#)
- Enter your username and password to access your account. (if you haven't created an account yet, please click on "Register")

1. Navigate to Your 401(k) Plan:

- Once logged in, under the [KODIAK GAS SERVICES](#) 401(k):5981W plan from the dashboard.
- Click on the 3 dots on the right side of the plan
- Select "loans or withdrawals"



3. Loans or Withdrawals

- Under the "Request a new loan or withdrawal" section click on the green option "Explore your options"



- Follow the instructions to submit your loan or withdrawal request

LOANS OR WITHDRAWALS

ROLLOVER WITHDRAWALS

Request a Loan

➡ Verify Address

| Delivery Method

| Review & Submit

| Next Steps



- Review and select which of the “Available Options” is more convenient for you by clicking “[Explore this Option](#)”
- [Enter the total amount](#) you wish to borrow (considering the maximum amount available to you), then [enter the loan length](#) (the number of months you wish to take to repay the loan), and click "[Calculate](#)."
- The system automatically will provide you with the Payments details such as:
 - # of Loan Payments based on your selection of loan length
 - Payment Amount Bi-weekly
 - First and last estimated payment date.
 - Interest Rate, total interest amount, and fees to pay.
- If you like the terms and wish to continue, click on "[Begin Loan Request](#)." If you wish to make changes, click on "[Model Another Loan](#)."

Modeling Results

[Glossary for this section](#)

Loan Type, Amount and Length

Loan Type
Purchase of Principal Residence
Loan Amount
Loan Length

Payments

Total Number of Loan Payments
Payment Frequency
Payment Amount
First Payment Date*
Final Payment Date*
Total Payments (Interest + Principal)

* The first and final payment dates are estimates.

Interest

Interest Rate
Total Interest

Fees (Deducted from your retirement plan when due)

Establishment Fee
Quarterly Maintenance Fee
Total Fees (Loan Establishment +
Quarterly Maintenance Fees)

Repayment Method

After-Tax Payroll Deductions

[Begin Loan Request](#)