



kashable[®]

A Smart Alternative to 401(k) Loans

When financial emergencies arise, it can be tempting to turn to your retirement savings for help.

Kashable offers a smart alternative to 401(k) loans and helps you tackle expenses while preserving retirement savings.

Why NOT to take a 401(k) loan:

- Loan amounts up to only 50% of vested balance
- Opportunity cost on lost investment returns
- Application & maintenance fees, potential tax penalties
- Paused or limited contribution during loan term = smaller savings in the long run

Why to try **Kashable** instead:

- Loan amounts of \$250-\$20,000
- Opportunity to build credit
- Easy online application, with no application fees
- Preservation of retirement funds and other savings

1

Visit kashable.com to register



2

Check Your Rate with no impact to your credit score

3

Apply in minutes or visit our Financial Literacy Library to learn more