

Sample Hardship Withdrawal Process

To initiate a hardship withdrawal, follow these steps.

STEP 1 – Log in to Retirement Manager (<https://www.myretirementmanager.com/>) and click on the *Hardship Withdrawal Certificate* link in the Disbursement Menu page.

| 403b Plan - Request for Hardship Withdrawal Certificate | | | | | |
|--|--|-----------------------------------|-------------------------------|--|----------------------------|
| Hardship Withdrawal transactions on record in the past 12 months: | | | | | |
| Vendor Name | Amount | Effective Date | Reason | | |
| Provider 1 | \$700.00 | 06/12/2008 | Unknown | | |
| Provider 2 | \$700.00 | 06/12/2008 | Unknown | | |
| Please add Hardship Withdrawal transactions in the past 12 months not listed above: Add New Row | | | | | |
| # | Vendor Name | Amount | Effective Date | Reason | Action |
| 1 | <input type="text" value="--Select vendor--"/> | <input type="text" value="0.00"/> | <input type="text" value=""/> | <input type="text" value="--Select reason--"/> | Delete Row |

STEP 2 – Verify previous Hardship Withdrawal request.

- Check your Hardship Withdrawal transactions on record.
- Click *Add New Row* to enter any additional Hardship Withdrawal transactions that are not listed.

| Please add Hardship Withdrawal transactions in the past 12 months not listed above: | | | | | |
|---|--|-----------------------------------|-------------------------------|--|----------------------------|
| # | Vendor Name | Amount | Effective Date | Reason | Action |
| 1 | <input type="text" value="--Select vendor--"/> | <input type="text" value="0.00"/> | <input type="text" value=""/> | <input type="text" value="--Select reason--"/> | Delete Row |

STEP 3 – Enter your Hardship Withdrawal request.

- Select the reason for this hardship request.
- Click *Add New Row*. Select vendor and enter requested hardship amount. The Unrestricted Pre-1989 Balance, Employee Elective Contributions, and As of Date will display for the selected vendor. Click *NEXT* to complete or *CANCEL* the transaction.

| Please select the reason for this Hardship Withdrawal request: | |
|--|---|
| Reason For Request: | |
| <input type="radio"/> | Medical expenses for you, your spouse, or your dependent (or primary beneficiary other than your spouse if your plan allows). |
| <input type="radio"/> | Expenses directly related to the purchase of your principal residence, excluding mortgage payments. |
| <input type="radio"/> | Tuition-related educational fees, including room and board for the next 12 months for post-secondary education for you, your spouse, your children, or your dependents (or primary beneficiary other than your spouse if your plan allows). |
| <input type="radio"/> | Amounts required to prevent eviction from, or foreclosure on, your principal residence. |
| <input type="radio"/> | Burial or funeral expenses for your deceased parent, spouse, child, or dependent (or primary beneficiary other than your spouse if your plan allows). |
| <input type="radio"/> | Repairs for uninsured or underinsured damage to your principal residence due to theft, fire, storm or other casualty. |

STEP 4 – A Disbursement Eligibility Certificate will be created if your hardship request is eligible under the plan. Print and attach this certificate to the vendor's hardship withdrawal form and your supporting documentation and submit to the vendor from which you are requesting the hardship distribution.

| Please select the vendor and input the amount needed to meet your immediate financial need: | | | | | | |
|---|-------------|-------------------------------|---------------------------------|------------|-----------------------------------|--------|
| # | Vendor Name | Unrestricted Pre 1989 Balance | Employee Elective Contributions | As of Date | Requested Amount | Action |
| 1 | Provider 3 | \$250.87 | \$150,250.00 | 12/31/2008 | <input type="text" value="0.00"/> | |