

403(b) Plan

- Hardship Withdrawal Instructions – effective November 19, 2010

1. Review the *****Key Conditions below to see if you qualify for a Hardship Withdrawal
2. Call Fidelity at 1-800-343-0860 and/or TIAA-CREF at 1-800-842-2776. Explain that you are interested in a Hardship Withdrawal and ask them to compute how much you have available. They will complete a Hardship Withdrawal Application (for your records), but you will also have to submit documentation to them.
3. Authorization for the Hardship will NOW be made by *your Investment Carrier - TIAA-CREF or Fidelity* not the WSU – TCW office. This means you DO NOT send any Hardship Forms to TCW.
4. Your Investment Carrier – TIAA-CREF or Fidelity - will process your Hardship Withdrawal Application within 3-4 business days and will notify you when the Hardship Withdrawal is approved..
5. Check back with your Investment Carrier (Fidelity or TIAA-CREF) to check on timing of the cash distribution. Use the numbers shown below:

	TIAA-CREF	Fidelity Investments
Website	Website: http://www.tiaa-cref.org/wayne	Website: http://www.fidelity.com/atwork
Telephone help	Call 1-800-842-2776 Mon through Fri 8AM to 11PM EST Sat and Sun 9AM to 6PM EST --Enter 0 for live person	Call 1-800-343-0860 Mon through Fri 8AM to Midnight EST --Enter 0 for live person

***** KEY CONDITIONS THAT MUST BE MET FOR A HARDSHIP DISTRIBUTION

You may withdraw from the Plan for an “immediate and heavy financial need” for which you lack other available resources. The approved expenditures that meet the Plan criteria are:

1. Unreimbursed Medical Expenses for the employee, spouse or the employee's dependents
 2. Purchase of your principal residence
 3. Prevent home eviction or foreclosure
 4. Post-secondary education expenses for the next semester or quarter post-secondary education for the employee, spouse or dependents (expenses for books or room and board do not qualify)
 5. Repair casualty loss damage to principal residence
 6. Payment for funeral or burial expenses
- Only Employee contributions may be withdrawn due to hardship (not University Contributions or any accumulated investment earnings).
 - **You must utilize all available Plan loans before you can apply for a Hardship Withdrawal.**
 - You are prohibited from making Employee Contributions under the Plan for a 6-month period, beginning on the date you receive the Hardship Withdrawal.
 - The Federal Tax Withholding (20%) does not apply, but the Early Withdrawal Penalty (10%) does apply when you take a Hardship Withdrawal.