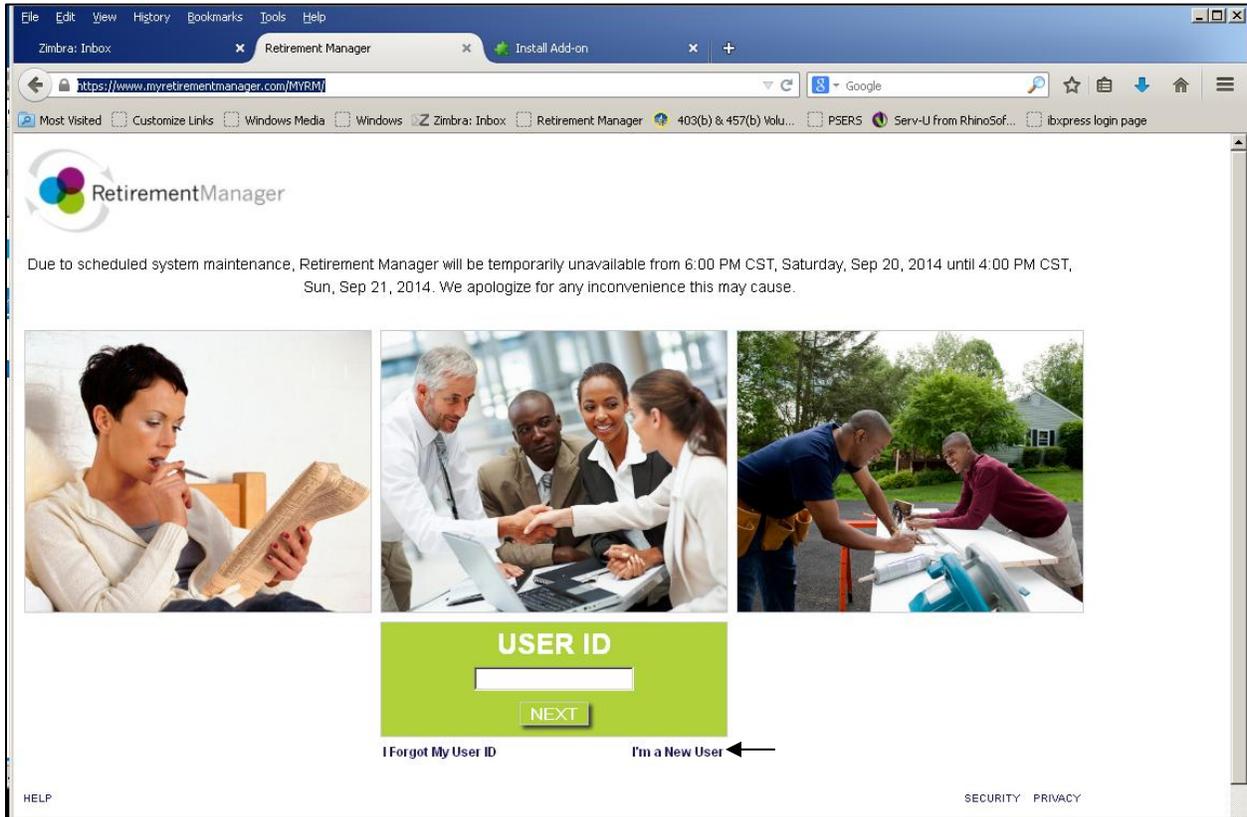


## New User Hardship Withdrawal

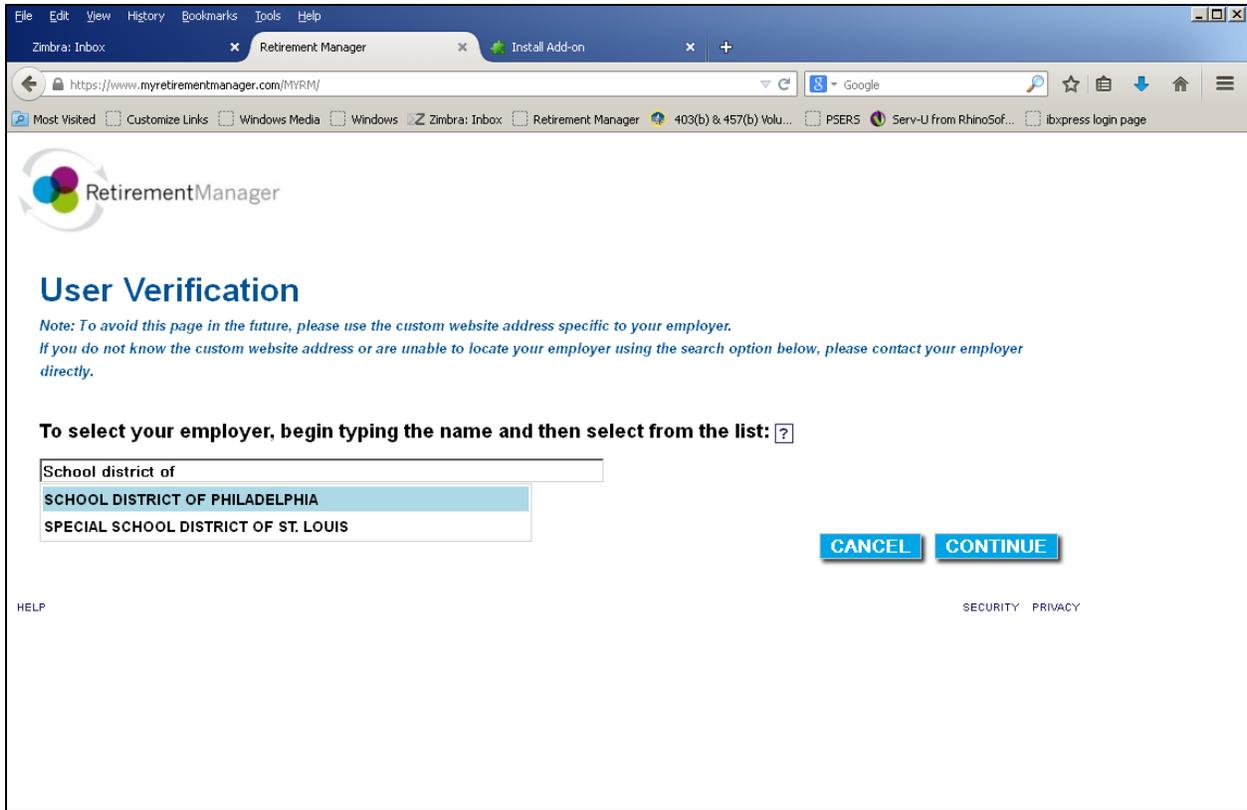
Go to: [www.myretirementmanager.com](http://www.myretirementmanager.com)

Retirement Manager: 1-866-294-7950

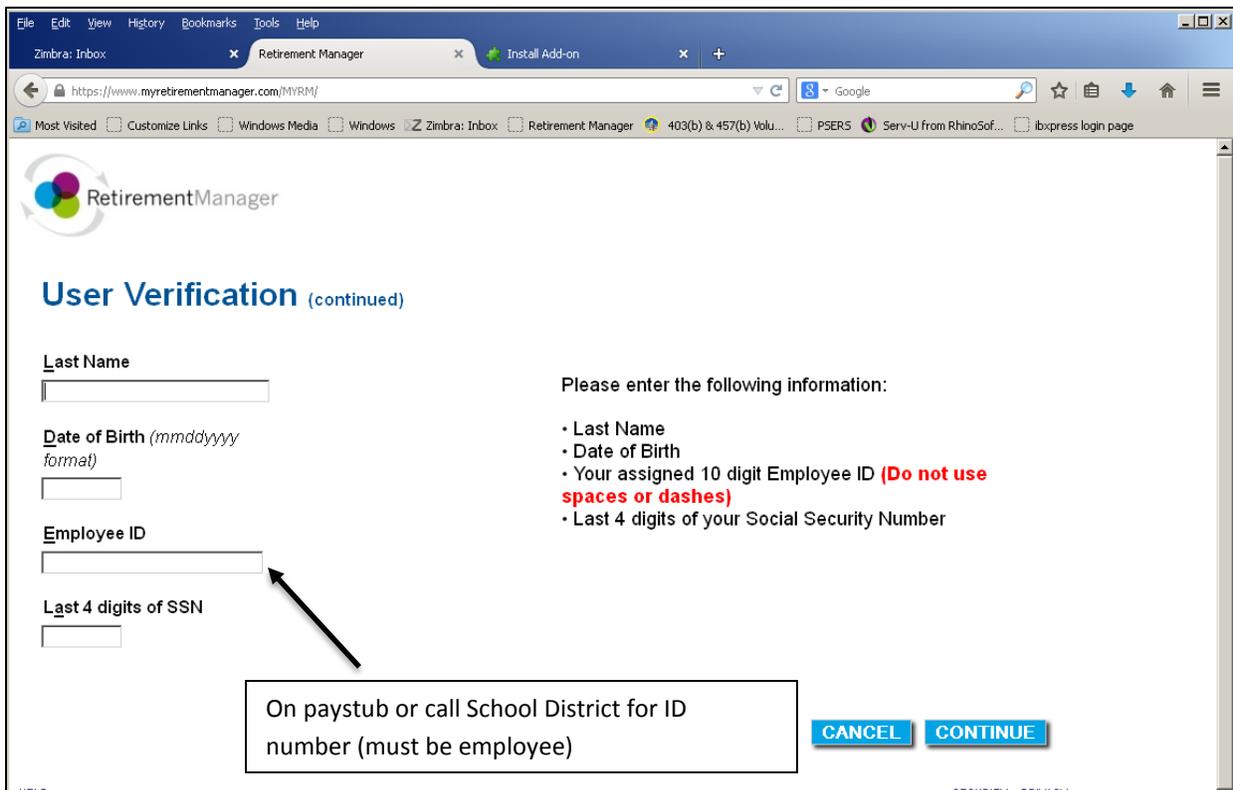


The screenshot shows a web browser window with the Retirement Manager website. The browser's address bar displays <https://www.myretirementmanager.com/MyRM>. The website header features the Retirement Manager logo and a maintenance notice: "Due to scheduled system maintenance, Retirement Manager will be temporarily unavailable from 6:00 PM CST, Saturday, Sep 20, 2014 until 4:00 PM CST, Sun, Sep 21, 2014. We apologize for any inconvenience this may cause." Below the notice are three images: a woman reading a book, a group of business professionals in a meeting, and two men working at a table outdoors. The main content area contains a green login form with the text "USER ID" above a text input field and a "NEXT" button. Below the form are two links: "I Forgot My User ID" and "I'm a New User", with an arrow pointing to the latter. The footer includes "HELP" on the left and "SECURITY PRIVACY" on the right.

Click I'm a New User



Select School District of Philadelphia and Continue



Select Continue. You will be brought to page where you make a username and password, and select a picture to help remember your password if you forget. Please write down your username and password.



### SAVINGS MANAGER

I would like to...

- Start or Change Employee Contributions
- Request an Employee Loan Certificate
- Request an Employee Withdrawal Certificate



### PLAN INFORMATION

View details on...

- Employee Balances
- Employer Plan Information
- Employer Investment Provider Contacts

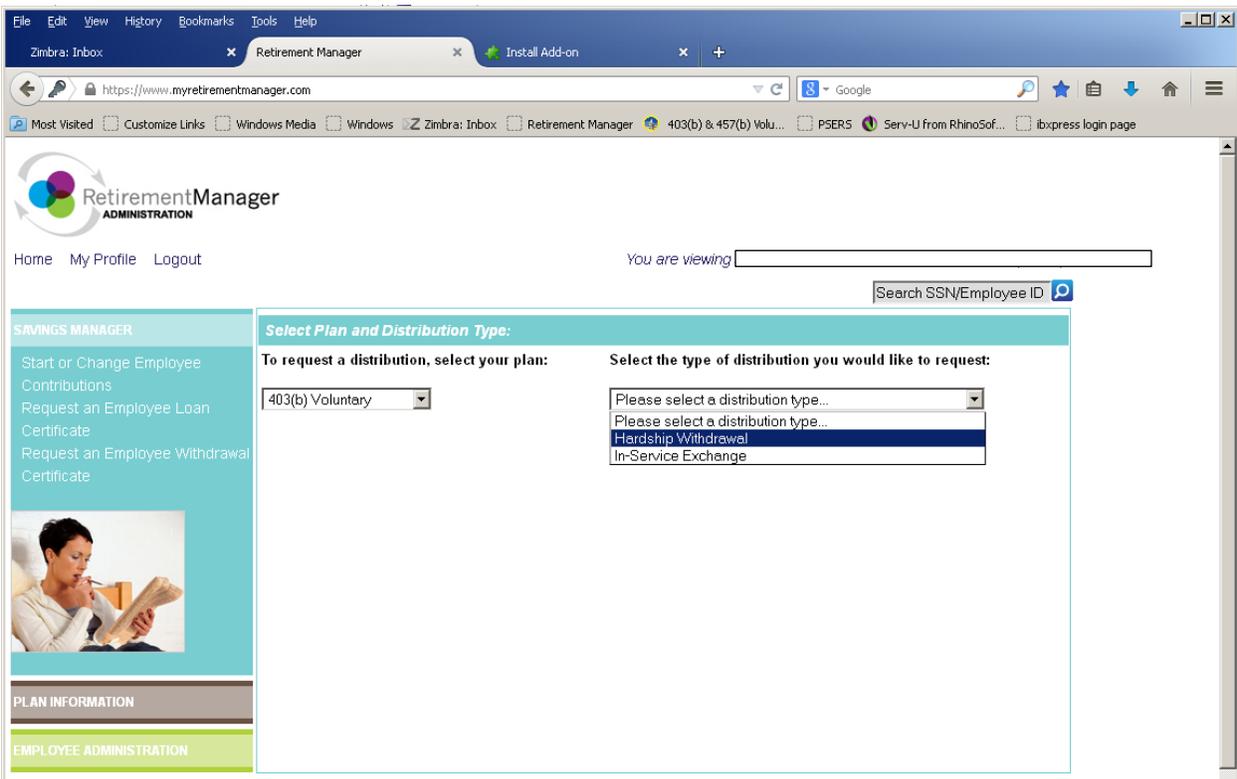


### EMPLOYEE ADMINISTRATION

I would like to...

- Edit Employee Information
- View Contribution History
- View Loan & Withdrawal History
- View Site Visit History
- Update Allocations to Provider(s)

## Select Request a Withdrawal



The screenshot shows a web browser window with the RetirementManager website. The browser tabs include 'Zimbra: Inbox', 'Retirement Manager', and 'Install Add-on'. The address bar shows 'https://www.myretirementmanager.com'. The website header includes the RetirementManager logo and navigation links: 'Home My Profile Logout'. A search bar is present with the text 'You are viewing' and a search icon. Below the search bar is a search input field with the placeholder text 'Search SSN/Employee ID' and a search icon.

The main content area is divided into three sections: 'SAVINGS MANAGER', 'PLAN INFORMATION', and 'EMPLOYEE ADMINISTRATION'. The 'SAVINGS MANAGER' section is highlighted in light blue and contains the following links: 'Start or Change Employee Contributions', 'Request an Employee Loan Certificate', and 'Request an Employee Withdrawal Certificate'. The 'Request an Employee Withdrawal Certificate' link is selected, and a form is displayed below it.

The form is titled 'Select Plan and Distribution Type:' and contains two main sections:

- To request a distribution, select your plan:** A dropdown menu is set to '403(b) Voluntary'.
- Select the type of distribution you would like to request:** A dropdown menu is open, showing the following options: 'Please select a distribution type...', 'Please select a distribution type...', 'Hardship Withdrawal', and 'In-Service Exchange'. The 'Hardship Withdrawal' option is highlighted in blue.

Select the 403(b) voluntary (unless you are withdrawing from a 457(b)). Select a hardship withdrawal if you are experiencing financial hardship according to the hardship withdrawal criteria that is listed on the next screen

Search SSN/Employee ID 

**SAVINGS MANAGER**

403(b) Voluntary: **Hardship Withdrawal Request**

*Input the Requested Amount you would like to receive from each investment provider:*

Provider Name	Available Hardship Amount 	As of Date 	Requested Amount
Would you like to add a request from an investment provider not listed above? <input checked="" type="radio"/> Yes <input type="radio"/> No			
Investment Provider Name	Please select provider... 		
Requested Amount	<input type="text"/>		
<b>ADD REQUEST</b>			

*Select the reason for this Hardship Withdrawal Request:*

- Medical expenses for you, your spouse, or your dependent (or primary beneficiary other than your spouse if your plan allows).
- Expenses directly related to the purchase of your principal residence, excluding mortgage payments.
- 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).
- Amounts required to prevent eviction from, or foreclosure on, your principal residence.
- Burial or funeral expenses for your deceased parent, spouse, child, or dependent (or primary beneficiary other than your spouse if your plan allows).
- Repairs for uninsured or underinsured damage to your principal residence due to theft, fire, storm or other casualty.

**CANCEL**   **SUBMIT**

You must be able to provide proof of one of the reasons listed for a hardship. If none of these reasons apply to your financial situation, you **cannot** take a hardship.

Please type in the amount **needed**. Typically, if your request is more than what your proof shows that you need, your investment provider may **deny** the request completely, or only distribute what the proof says is needed (**i.e. Employee requests \$5000.00, but eviction notice says \$2000.00 is needed. Investment provider may deny request or only process amount needed**). Not typing in the needed amount may delay your request.

After all the above steps:

- -Click Agree to the Terms and Conditions
- -Print the certificate that pops up in a separate window and attach to paperwork you would have received from your vendor.
- Since you are printing a certificate, you do **not** need a signature from the School District.