

In-Service Contract Exchange, Loan or Hardship Withdrawal Process

If you have a legacy plan, a plan you use to contribute through the CSU, you can rollover your legacy plan funds into any of the five **Current Fund Sponsors** through an In-Service Contract Exchange. An In-Service Contract Exchange will require a certificate to be generated from *Retirement Manager* (see *instructions below*). The certificate needs to be printed, attached and submitted with the forms provided by the Legacy plan. This type of transaction will not require a signature from the Plan Administrator (Chancellor's Office) as the certificate will take the place of the signature.

Loans and Hardship Withdrawal requests can only be accepted from the **Current Fund Sponsors** and the **Legacy Vendors** noted below. A Loan or Hardship Withdrawal will require a certificate to be generated from *Retirement Manager* (see *instructions below*). The certificate is then attached and submitted to the plans required forms. This type of transaction will not require a signature from the Plan Administrator (Chancellor's Office) as the certificate will take the place of the signature.

Retirement Manager Certification Instructions

Please access **Retirement Manager** {website: www.myretirementmanager.com} to initiate and download certificates for in-service contract exchanges, loans and hardship withdrawals, in the following steps:

1. Key in employee unique ID (your SSN #)
2. Create a password (or use the one previously created)
3. Select your campus
4. Key in employee unique ID
5. Key in password
6. Select Disbursement menu
7. Select contract exchange, loan or hardship withdrawal certificate and follow the prompts.
8. Attach the printed certificate to documents required by the fund sponsor and forward to fund sponsor for handling.

Please note: certificates generated in Retirement Manager do not require a signature from the Plan Administrator (Chancellor's Office). All other TSA documents require Chancellor's Office signature.

Current Fund Sponsors: Hardship withdrawals, loans and contract exchanges are available. **NOTE: Fidelity does not offer loans.**

- Fidelity
- VOYA (ING)
- MetLife
- TIAA-Cref
- VALIC

Legacy Vendors (The following vendors utilize retirement manager for loans and hardship withdrawals.)

- Ameriprise Financial
- AXA Equitable
- ING Reliastar
- Great American
- I-A Pacific (Industrial Alliance Pacific Life Insurance)
- Jefferson National
- Legend Group
- Life Insurance Company of the Southwest (LSW)
- Lincoln National
- Midland National
- Oppenheimer Funds
- Security Benefit
- Symetra
- Transamerica

CalPERS Service Credit Purchase, Rollover, or Distribution Requests

These requests will require a signature from the Chancellor's Office:

- **Active employees:** requesting a CalPERS Service Credit Purchase, Rollover to an IRA or Distribution Request pursuant to the CSU TSA 403[b] plan document and IRS guidelines (does not include a Hardship Withdrawal). See *instructions below for obtaining the Chancellor's Office signature*.
- **Retired or Separated Employee:** Employees who have retired or separated from the University are required to obtain a signature from the Chancellor's Office for Contract Exchange to CSU Approved Fund, Distribution Request (Full/Partial/Annuity) or Rollover to IRA pursuant to the CSU TSA 403[b] plan document and IRS guidelines. Retirees are not eligible for loans or hardship withdrawals. Please specify the date of your retirement or separation on your document. See *instructions below for obtaining the Chancellor's Office signature*.

Chancellor's Office Signature: The forms will need to be sent to the Chancellor's Office for signature by mail or fax via their secure fax line (562) 951-4695. This process may take up to 10 business days for a signature. If mailed, forms must be sent with a self-addressed, stamped envelope to: **Office of the Chancellor, 401 Golden Shore, Long Beach, CA 90802, Attention: Systemwide Benefits**. If you have any questions, please contact the Chancellor's Office at (562) 951-4411.