University of Illinois Supplemental 403(b) Retirement Plan
Hardship Withdrawal Process Flow

Do you have a Hardship Event? (Please see Hardship Distribution Guidelines)

Yes

No, a hardship withdrawal is not available

Fidelity account holder

Call Fidelity at 800-343-0860 to request a hardship withdrawal.

Fidelity will fill out the required Hardship Withdrawal Application with you on the phone and mail it to your home. Review, sign and date the Fidelity Hardship Withdrawal Application.

Complete the Hardship Withdrawal Affidavit.

Fax the completed Affidavit and Application along with the documentation to substantiate the hardship request to System Human Resource Services (System HR) at 217-239-6706 or scan and email to lmjone@uillinois.edu and wsdoebel@uillinois.edu. Call 217-333-2600 with any questions.

System HR will review the application and documentation and if it meets the established criteria, the application will be approved. If the application does not meet the established criteria, you will be notified.

TIAA account holder:

Hardships are only available from Fidelity. Funds from TIAA may be transferred to Fidelity for a hardship withdraw.

Create a Fidelity Account online.

Click on “Enroll Today” and complete all required fields. (See Enrollment Guide for assistance.)

Call Fidelity at 800-343-0860 to request a transfer from TIAA to Fidelity.

Fidelity will explain the transfer process and complete the transfer paperwork with you on the phone.

Also call TIAA at 800-842-2776 to complete required transfer paperwork.

When the transfer is complete you will receive a confirmation from Fidelity.

Additional Hardship Withdrawal Information

Limit - One hardship distribution under all qualified plans (403(b) and 457 plan) of the employer, per six month period.

Fee - There is a $25 processing fee for each hardship distribution.

Roth (post-tax) Accounts - Hardship distributions are not available from Roth (post-tax) accounts.