

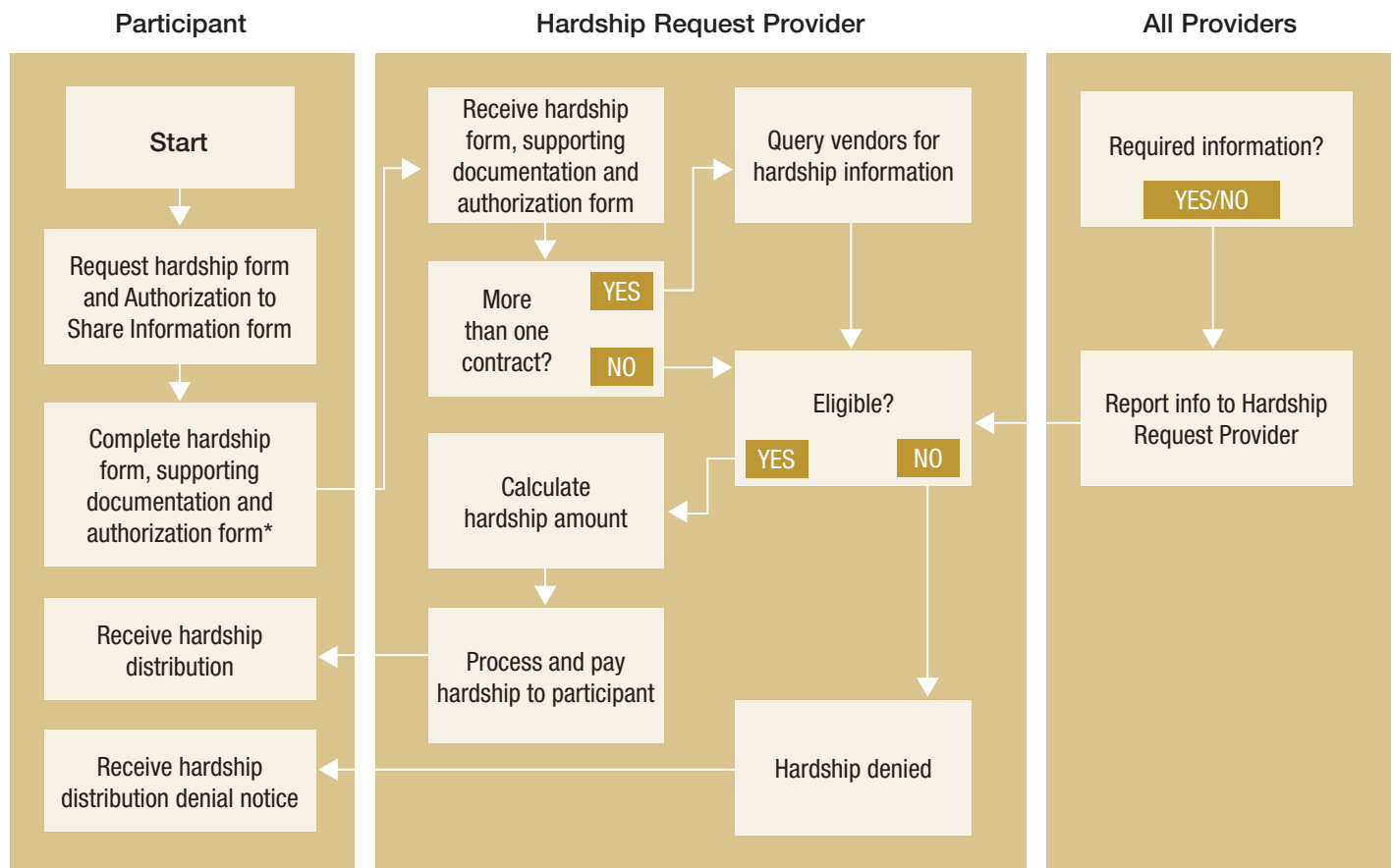
Sample Hardship Process

When the new 403(b) regulations become effective January 1, 2009, this flow chart demonstrates the steps you might follow in a decentralized process for a loan request.

The participant requests hardship paperwork and Authorization to Share Information form and completes. Once completed, the hardship paperwork, supporting documentation and Authorization to Share Information is forwarded to the Hardship Request Provider.

The Hardship Request Provider requests hardship information from other providers, as required. This process will determine the eligibility and hardship amount based on hardship information gathered from all providers.

The hardship is then either approved and paid or denied.



* Plan procedures may include a review by plan sponsor or other designated third party before sending to other providers. For ERISA plans, such review should be included unless a specific exception applies.

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