



Iowa

Retirement Investors' Club (RIC)

Look forward to retirement!

Financial Hardship Form

The IRS allows withdrawals while employed if you have an immediate and heavy financial need. The amount you withdraw must be necessary to satisfy the need. To request a distribution, complete and submit this form to RIC at the address or fax number below. In addition, submit any required provider forms for distribution. Hardship distributions are subject to taxation and a possible 10% early withdrawal penalty. You should consult a tax professional for more information on taxation of this distribution.

Personal Information	Name _____ Social Security # _____ <small>Last First MI</small> Address _____ City _____ State _____ Zip _____ Birth Date _____ Telephone (daytime) _____ Best time to call _____ Current Employer _____ Employer when acct opened _____
Account Information	Provider Name _____ Account # _____ Address _____ City _____ State _____ Zip _____ Telephone _____ Fax _____
Automatic Withholding	10% Federal and 5% State taxes withheld unless you elect: <input type="checkbox"/> Do not withhold <i>Federal</i> tax <input type="checkbox"/> Do not withhold <i>State of Iowa</i> tax
Participant Signature	<p>I certify and I understand:</p> <ul style="list-style-type: none"> ▪ I am faced with an immediate and heavy financial need <u>as described by the IRS</u>. ▪ The amount requested is not in excess of the amount required to satisfy the need. ▪ I have no alternative means to reasonably satisfy this emergency. ▪ If the withdrawal amount plus any requested tax withholding exceeds my account value, the full 403b account value will be distributed. ▪ I will receive a 1099-R tax form indicating the taxable amount (if any) of this withdrawal. ▪ At any time, the IRS may audit my withdrawal and I should retain supporting documentation. <p>X _____ Date _____</p>
Submit Form	<p style="text-align: center;">DAS-HRE / Attn: RIC / 1305 E. Walnut / Des Moines IA 50319 / Fax: 515-281-5102 / ric@iowa.gov</p>