

This form must be submitted to SchoolsFirst FCU to authorize a distribution or rollover of 403(b) funds from your current employer or former employer's plan. Your Investment Provider may require its own paperwork in addition to this form, you may include that paperwork when submitting this form to SchoolsFirst FCU for authorization. All attached forms will be forwarded to the Investment Provider indicated below upon authorization. If you are requesting a distribution due to divorce, please submit the QDRO Distribution/Rollover Authorization Form along with documentation. Your district's 403(b) Plan does not allow for Plan-to-Plan Transfers.

**Note:** Please allow 5-7 business days for the authorization of your request. Missing or incomplete information will result in a delay of your request.

**1 Participant Information**

First Name	Last Name	Social Security Number (REQUIRED)	Date of Birth
Street Address	City	State	Zip Code
Daytime Phone Number			
School District Listed as Employer on this Account (REQUIRED)	Participant Email Address		
Financial Advisor/Agent Name	Financial Advisor/Agent Phone Number		

**2 Reason(s) for Withdrawal**

The following is a list of IRS approved distributable events; if none of the events listed below apply to you, you may not be eligible for a distribution or rollover. Contact your investment provider, financial advisor, or SchoolsFirst FCU for additional information regarding access to your retirement account.

Select the Applicable Event:

- Age Based Eligibility - 59 ½ or 70½ RMD\* \*Please provide a copy of your valid ID Date of Event
- Separation of Service/Retirement (No longer working for this School District) \_\_\_\_\_ \*We Will Confirm
- Death of Participant \_\_\_\_\_ \*Provide Documentation
- Disability (Must be long term and/or permanent & result in inability to work; IRC Section 72(m)(7)) \_\_\_\_\_ \*Provide Documentation
- Divorce/Qualified Domestic Relations Order (QDRO) \_\_\_\_\_ \*Provide Documentation
- Correction of Excess Contribution or Deferral Amount: \$ \_\_\_\_\_ \_\_\_\_\_ \*Provide Tax Year

**3 Investment Provider Information**

Enter information for the investment provider currently holding the assets you wish to distribute or rollover.

Investment Provider	Account Number	Phone Number
Mailing Address	City	State
		Zip Code

**4 Forwarding Instructions**

Please provide a valid fax number for the Investment Provider listed above or indicate a contact you would like the authorized form faxed to. If no fax number is provided below your forms will be sent to the default number on record (if available). These forms contain non-public personal information and will not be emailed.

Fax Number	Attention (if applicable)
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**5 Participant/Beneficiary Approval**

I authorize the release of non-public personal information pertaining to the above accounts to SchoolsFirst FCU representatives as necessary to administer the Plan and certify that the information I have provided on this form is accurate. I understand that taxes may apply to any distribution I receive that is not rolled over. Additionally, I am aware that I may be assessed a 10% early withdrawal penalty by the IRS if I am under the age of 59½.

Participant / Beneficiary Signature (REQUIRED)	Date
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**6 For SchoolsFirst Federal Credit Union Use Only**

SchoolsFirst FCU represents this participant (or beneficiary) is eligible to distribute or rollover amounts in accordance with the employer's plan and the Information Sharing Agreement entered into by your company and SchoolsFirst FCU, provided that SchoolsFirst FCU has signed below. SchoolsFirst FCU reserves the right to not sign vendor paperwork according to the ISA (if applicable).

Authorized SchoolsFirst FCU Plan Administrator Signature (REQUIRED)	Date
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**Required Documents**

A SchoolsFirst Federal Credit Union Plan Authorization Form must be submitted to SchoolsFirst Federal Credit Union (FCU) to authorize any transaction involving 403(b) or Roth 403(b) amounts from investment providers of your employer or former employer's plan. The investment provider may require its own paperwork in addition to our Authorization Form. Authorization Forms provide a summary of critical information regarding your request that assists us with authorizing the transaction. Please review the instructions below to ensure that you are providing all necessary documents to expedite the authorization process.

Authorization Type	Include the Following Documentation
<b>Distribution/Rollover</b>	<ol style="list-style-type: none"> <li>1. Completed Investment Provider distribution/rollover paperwork.</li> <li>2. Completed SchoolsFirst FCU Plan Distribution/Rollover Authorization Form.</li> </ol> <p>Requires a distributable event (i.e., age 59 ½, RMD, separation from service, death, disability, QDRO, or excess correction)</p> <p>Note: Part-time substitute and adjunct employees are not considered separated from service. Verification of your distributable event is required. For age related events, please include a copy of a valid ID for verification.</p>
<b>403(b) Hardship Withdrawals</b>	<ol style="list-style-type: none"> <li>1. Completed Investment Provider hardship distribution paperwork.</li> <li>2. Completed SchoolsFirst FCU Plan Hardship Authorization Form and Hardship Questionnaire.</li> <li>3. Proof of unpaid hardship expenses equal to or more than the amount requested.</li> </ol> <p>Note: Contributions to all employer plans under this district must cease for a 6-month period for a hardship distribution to be approved. See Plan Hardship Distribution Documentation Guidelines for clarification on qualified hardship reasons and specific documentation guidelines.</p>
<b>Exchanges*</b>	<ol style="list-style-type: none"> <li>1. Completed Investment Provider exchange paperwork.</li> <li>2. Completed SchoolsFirst FCU Plan Exchange Authorization Form.</li> </ol>
<b>Purchase of Service Credit</b>	<ol style="list-style-type: none"> <li>1. Completed Investment Provider paperwork.</li> <li>2. Completed STRS, PERS or PARS paperwork.</li> <li>3. Completed SchoolsFirst FCU Plan Exchange Authorization Form.</li> </ol>
<b>Plan Loans</b>	<ol style="list-style-type: none"> <li>1. Completed Investment Provider loan paperwork.</li> <li>2. Completed SchoolsFirst FCU Plan Loan Authorization Form.</li> <li>3. Current account statements for each Investment Provider listed on the authorization form.</li> </ol> <p>Note: If requesting a residential loan, proof of home purchase must also be submitted. If a default has been repaid, offset or otherwise returned to good standing, please provide proof.</p>
<p><b>*Exchanges</b> As of January 1, 2009, participants may only exchange their accounts among the approved providers in the employer's 403(b) Plan. To verify that the provider you have selected is an approved provider, review the SchoolsFirst FCU Approved Provider List available online at <a href="http://www.schoolsfirstfcu.org">www.schoolsfirstfcu.org</a>.</p>	

**Processing Time Commitment**

After this form has been received by SchoolsFirst Federal Credit Union in good order, it will be forwarded to your Investment Provider in 5-7 business days. Once authorized, please contact your Investment Provider to obtain information regarding the status of your request.

**Submission Instructions**

To expedite processing, fax the required forms for your request (as listed above) to: Attention: Retirement Plan Administration  
714.258.4262

Forms may also be returned to a SchoolsFirst FCU branch location or mailed to:  
(Please allow 2-3 additional days for processing time.)

SchoolsFirst Federal Credit Union  
Attention: Retirement Plan Administration  
P.O. Box 11547  
Santa Ana, CA 92711

**Questions? Contact us at 800.462.8328, extension 4727**

Our Plan Administrators are available to assist you Monday through Friday, 7 a.m. to 7 p.m., and Saturdays, 9 a.m. to 3 p.m. Pacific Time.

SchoolsFirst Federal Credit Union is not responsible for transaction requests that are submitted to an incorrect number resulting in personal or private information sent to a wrong location. Please check the fax number carefully before sending requests to SchoolsFirst FCU.