

## Hardship Distribution from Your Duke 403(b) Plan

The Duke Faculty and Staff Retirement Plan (“Duke 403(b) plan”) allows employees to take a hardship distribution from their retirement account, provided that the IRS requirements are met for this type of distribution. According to applicable IRS rules, “a distribution is deemed to be on account of an immediate and heavy financial need of the employee if the distribution is for:

- Expenses for medical care previously incurred by the employee, the employee’s spouse, or any dependents of the employee or necessary for these persons to obtain medical care;
- Costs directly related to the purchase of a principal residence for the employee (excluding mortgage payments);
- Payment of tuition, related educational fees, and room and board expenses, for the next 12 months of postsecondary education for the employee, or the employee’s spouse, children, or dependents;
- Payments necessary to prevent the eviction of the employee from the employee’s principal residence or foreclosure on the mortgage on that residence;
- Funeral expenses; or
- Certain expenses relating to the repair of damage to the employee’s principal residence.”

## Instructions for Requesting a Hardship Distribution from Your Duke 403(b) Plan

Hardship distributions are only available through Fidelity. Provide the following documentation to process your hardship withdrawal:

- Fidelity Hardship Withdrawal Form** – Request and complete the hardship withdrawal form provided by Fidelity at 800-343-0860. Follow submission instructions on withdrawal form or contact Fidelity for assistance.
- Hardship Proof Documentation** (from you) to Fidelity:

Examples of acceptable hardship documentation to provide:

If you requested a Hardship distribution for...	Provide copy(ies) of...
unreimbursed medical expenses	medical bills and explanations of benefits showing that the bills are not covered by insurance or other methods of reimbursement
purchase of your primary residence	purchase/sale agreement
payment of tuition, related educational fees and expenses, or room and board for you, your spouse, your children or other dependents	tuition bills and related bills
prevention of eviction or foreclosure	eviction or foreclosure notice
funeral expenses	funeral bills and related expenses
repair to damage to primary residence	repair and maintenance bills in repairing primary residence

Upon receipt and verification of acceptable paperwork by Fidelity, the hardship distribution request will be processed and a check will be mailed, unless an alternate method of delivery was requested.

## Fidelity Contact Information

Phone: (800) 343-0860

Web Site: [www.fidelity.com/duke](http://www.fidelity.com/duke)