

USF's 403(b) Plan allows loans and hardships for specific circumstances. If you have an account with one of the following investment companies, you may be eligible to take a loan or hardship withdrawal from your 403(b) account:

GALIC	MetLife
Horace Mann	Symetra
ING	TIAA-CREF
Jefferson National	Valic
Mass Mutual	

#### How to Take a 403(b) Loan or Hardship Withdrawal:

- Talk to a representative from your investment provider company and receive from him/her the paperwork you need to apply for a loan or hardship withdrawal.
- Log onto Retirement Manager and follow the steps to request either a Loan Certificate or Hardship Withdrawal.
  - [Retirement Manager/Quick Reference Guide](#)
  - [Retirement Manager/Log In](#)
- Bring the following documents to Human Resources on the USF Tampa Campus for review and approval:
  - Certificate of Eligibility (printed from Retirement Manager)
  - Paperwork from your investment company
  - Supporting documentation (if making a hardship withdrawal)
  - Salary Reduction Agreement (if taking a hardship withdrawal)
- Return the signed paperwork to your investment provider to process your request.