

**403(b) HARDSHIP GUIDELINES FOR SUPPORTING DOCUMENTATION**

Revised: 04.03.2009

Inform the client that documentation supporting the hardship request must be provided with the form. This includes both annuity and mutual fund 403(b) accounts. A copy of acceptable documentation is listed below.

- 1) Medical expenses for you, your spouse, or your dependent.**
  - Must be for the client, spouse, or dependent (a pet/animal is not a dependent).
  - Must be dated (less than 6 months old).
  - Must include a dollar amount.
  - Examples of supporting documentation:
    - Invoices or receipts for medical care
    - Explanation of Benefits (EOB) forms from a health insurance provider
  
- 2) Expenses directly related to the purchase of your principal residence, excluding mortgage payments.**
  - Must be for principal residence.
  - Must be dated (less than 60 days old).
  - Must include a dollar amount.
  - Examples of supporting documentation:
    - Real estate contract
    - Earnest money contract
    - Closing statement or loan agreement (showing costs associated with purchase)
  
- 3) Tuition-related educational fees, room and board, for post-secondary education for the next 12 months for you, your spouse, your children, or your dependents.**
  - Must be for the client, spouse, children, or dependents.
  - Must be for the future, not the past.
  - Must be dated (less than 60 days old).
  - Must include a dollar amount.
  - Examples of supporting documentation:
    - Statement or invoice for tuition, room and board, or associated fees for upcoming semester or school year
  
- 4) Amounts required to prevent eviction from, or foreclosure on, your principal residence.**
  - Must be for the client's principal residence.
  - Must be dated (less than 60 days old).
  - Must include a dollar amount.
  - Must be on letterhead and signed.
  - Examples of supporting documentation:
    - Notice of default
    - Notice of intent to accelerate loan
    - Notice of eviction or foreclosure



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**5) Funeral expenses of a family member, or travel expense to attend funeral of family member.**

- Must be dated (less than 6 months old).
- Must include a dollar amount.
- Examples of supporting documentation:
  - Invoice or proposal for funeral/burial services
  - Bill, receipt, or invoice for travel to/from funeral

**6) Repairs for uninsured or underinsured damage to your home due to theft, storm or other casualty.**

- Must be for principal residence.
- Must be for damage (not just normal repairs).
- Must be dated (less than 6 months old).
- Must include a dollar amount.
- Examples of supporting documentation:
  - Insurance adjuster's report
  - Contractor's estimate
  - Bill, receipt, or invoice for materials or repairs

