

**RM Eligibility Certificate Instructions  
&  
Plan Administrator Signatures**

The Houston Independent School District (HISD) is delighted to announce improved service for the HISD 403(b) and 457(b) Retirement Plans. Effective April 7, 2010, the [Retirement Manager](#) system allows employees fast access to loans, withdrawals, and in-service exchanges. The automated system allows 24-hour a day access for active and former employees to generate transaction eligibility certificates. The eligibility certificates replace the need for a plan administrator's signature for most transactions.

The Retirement Manager<sup>SM</sup> system is a single, convenient and secure web-based access point from which employees may manage their HISD 403(b) and 457 Retirement Plan contributions, investment provider selections, and transaction eligibility certificates. HISD Retirement Plan Administrator signatures are available by faxing completed forms to the HISD Retirement Storefront at Fax: 713-695-5561.

**A. Retirement Manager Eligibility Certificates are available for these transactions:**

1. **Hardship Distribution** – 403b contracts
2. **In-Service Exchange** - moving assets amongst HISD Active plan providers
3. **Loans**
4. **Severance of Employment** - if separated after January 1, 2000
5. **Unforeseeable Emergency Distribution** - 457 contracts

**B. Plan Administrator signature is required for these transactions:**

1. **Age 59 ½ In-Service Withdrawal** – 403b contracts
2. **Age 70 ½ In-Service Withdrawal** - 457 contracts
3. **Asset Rollovers Into the Plan** - allowed for contracts tracking separate account sources only
4. **Asset Transfers Into the Plan** - allowed for contracts tracking separate account sources only
5. **Severance of Employment** – if separated prior to January 1, 2000

The HISD 403b and 457b plans allow loans up to 100% of account value on the first \$10,000 of accumulations; other maximum loan up to 50% of account value or \$50,000 whichever is less, per IRS rules and if offered by provider contracts.

Employees may access the Retirement Manager website at [www.myretirementmanager.com](http://www.myretirementmanager.com). Access to all [HISD 403\(b\) and 457\(b\) Retirement Plan](#) documents are available to the public 24-hours a day at: [www.HoustonISD.org](http://www.HoustonISD.org). An online [Loan & Hardship Presentation](#) tutorial is available for step-by-step eligibility certificate instructions. The presentation is offered through a service of brainshark.com at: <http://www.brainshark.com/valic/LandH-Presentation-Exchange>.

Tax-deferred retirement programs like 403(b) and 457(b) plans serve to supplement employer-sponsored pension plans such as the Teacher Retirement System of Texas ([TRS](#)). The employer sponsored 403(b) and 457(b) retirement plans are designed for tax advantaged long-term retirement planning and growth. However, if saving for short-term expenses or emergencies, employees are encouraged to use a savings method other than the 403(b) or 457 plans.

**Houston Independent School District (HISD) – 403b and 457b Retirement Plans**  
Retirement Storefront – 6100 Knox St, Houston, TX 77091 – Ph: 713-695-5561

**RM Eligibility Certificate Instructions**  
**Loan, Hardship, & Unforeseeable Emergency Distribution**

Beginning April 7, 2010, active and separated HISD employees must obtain a Retirement Manager<sup>SM</sup> eligibility certificate for loan and hardship distribution requests for the HISD 403b and 457b retirement plans. Eligibility certificates after severance of employment are also available. Eligibility Certificates are generated only through Retirement Manager and replace the need for a Plan Administrator's signature.

Loan, hardship, & unforeseeable emergency distribution transactions are allowed according to Internal Revenue Code (IRC). Hardship distributions apply to 403b contracts of active employees under age 59 ½; unforeseeable emergency distributions apply to 457b contracts of active employees under age 70 ½. Retirement plan withdrawals are always available to: separated employees, active employees over age 59 ½ with 403b contracts, and active employees over age 70 ½ with 457 contracts. Your eligibility for loan, hardship, or unforeseeable emergency distributions may be determined by visiting the Retirement Manager<sup>SM</sup> website via the following link <https://www.myretirementmanager.com/?HISD>, then click 'Request a Withdrawal' and follow the prompts. Your investment provider will require an eligibility certificate before processing distributions.

The [RM Quick Reference Guide](#) contains instructions to access a loan & hardship distribution eligibility certificate, and the [Loan & Hardship Presentation](#) tutorial offers more online instruction. For questions and assistance with generating an eligibility certificate you may contact the Retirement Manager Support Center at: **1-866-294-7950**.

HISD 403(b) and 457 retirement plan loan and hardship transactions are only allowed through eligible providers that share necessary retirement plan data with HISD's retirement plan administration system. Some investment provider contracts do not offer loans or hardship distributions. Employees may initiate in-service exchanges and move funds to eligible providers offering loan or hardship distribution transactions. Investment provider deferred sales charges and early withdrawal penalties may apply. Please contact the investment providers for loan and hardship availability. The [HISD active providers list](#) may change without notice.

The following steps guide you through the process:

**Step 1: Contact your 403(b) or 457 contract [provider](#) and request loan or hardship distribution forms.**  
- Some providers do not offer loans or hardship distributions.

**Step 2: Access and print your loan or hardship eligibility certificate through Retirement Manager.**  
- All certificates must have a **CERTIFICATE NUMBER** at the top of the page.

**Step 3: Complete your provider's loan or hardship distribution forms.**

**Step 4: Submit all required documents\* to the provider processing your loan or hardship distribution.**

\*Required documents typically include:

1. Provider's loan or hardship application forms.
2. Retirement Manager loan or hardship eligibility certificate (printed).
3. Supporting documentation is required for hardship distribution requests.

Tax-deferred retirement programs like 403(b) and 457(b) plans serve to supplement employer-sponsored pension plans such as the Teacher Retirement System of Texas ([TRS](#)). The employer sponsored 403(b) and 457(b) retirement plans are designed for tax advantaged long-term retirement planning and growth. However, if saving for short-term expenses or emergencies, employees are encouraged to use a savings method other than the 403(b) or 457 plans.

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**RM Eligibility Certificate Instructions**  
**In-Service Exchange**

Beginning April 7, 2010, active and separated HISD employees must obtain an eligibility certificate for all in-service exchange requests initiated within the HISD 403(b) and 457(b) retirement plans. Eligibility certificates are generated only through Retirement Manager<sup>SM</sup>, and replace the need for a Plan Administrator's signature. Please see the list of eligible providers able to receive exchanges within the HISD 403(b) and 457 retirement plans.

Visit the Retirement Manager<sup>SM</sup> website via the following link <https://www.myretirementmanager.com/?HISD> to determine in-service exchange eligibility. Click 'Request a Withdrawal' and follow the prompts to access an eligibility certificate. Providers require an eligibility certificate before processing an in-service exchange request.

The [RM Quick Reference Guide](#) contains instructions to access a loan & hardship distribution eligibility certificate, and the [Loan & Hardship Presentation](#) tutorial offers more online instruction. For questions and assistance with generating an eligibility certificate you may contact the Retirement Manager Support Center at: **1-866-294-7950**.

Most HISD active providers are eligible to accept in-service exchanges. Provider contracts may accept transfers and rollovers of funds into the HISD 403(b) plan contracts, provided a separate account is established to track the incoming funds separately (no comingling). Provider deferred sales charges and withdrawal penalties may apply to assets exchanged or transferred out of a provider contract. Contact the investment providers for details. The [HISD active providers list](#) may change without notice.

The following steps guide you through the process:

**Step 1: Contact the receiving provider to confirm their eligibility to receive the in-service exchange. Request exchange forms from the receiving provider.**

- The receiving provider often assists the employee throughout the in-service exchange process.

**Step 2: Contact the transferring provider and request in-service exchange forms.**

- Investment provider withdrawal penalties and deferred sales charges may apply.

**Step 3: Access and print the in-service exchange eligibility certificate from Retirement Manager.**

- All certificates must have a **CERTIFICATE NUMBER** at the top of the page.

**Step 4: Submit forms to provider receiving the funds, or as otherwise instructed by the providers.**

Tax-deferred retirement programs like 403(b) and 457(b) plans serve to supplement employer-sponsored pension plans such as the Teacher Retirement System of Texas ([TRS](#)). The employer sponsored 403(b) and 457(b) retirement plans are designed for tax advantaged long-term retirement planning and growth. However, if saving for short-term expenses or emergencies, employees are encouraged to use a savings method other than the 403(b) or 457 plans.