**Tax Sheltered Annuity (TSA) Program**

**Transactions Flowchart**

**What would you like to do?**

- **Contribute to a 403(b)**
  - Active employee?
    - Yes
    - Stop - ineligible
    - No

**Transfer of Eligible Funds**
1. From Legacy Vendor to Fidelity
2. From non-CSU employment to Fidelity

- Active employee?
  - Yes
  - Employee contacts Fidelity (800) 343-0860.
  - No

**Take a Loan or Take a Hardship Withdrawal**

1. Medical expenses
2. Purchase a primary residence
3. Tuition related fees
4. Prevent eviction
5. Funeral expenses
6. Repairs to your home due to theft, fire, storm

- Active employee?
  - Yes
  - Employee contacts Fidelity or approved Legacy Vendor.
  - No
  - Stop - ineligible

**Cash distribution, or rollover to an IRA or other qualifying plan**

- At least age 59 ½?
  - Yes
  - Employee contacts approved Legacy Vendor. If Vendor is not listed on the approved Legacy Vendor list, mail or fax to the Chancellor's Office for signature.
  - No

**CalPERS Service Credit**
- Purchase
  - Plan Administrator signature on the Certification Form: Plan to Plan Transfers and Direct Rollovers
  - Active employee?
    - Yes
    - Stop - ineligible
    - No

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*Additional documentation will need to be submitted to vendor demonstrating need for hardship withdrawal. Approval of hardship withdrawal is determined by the vendor.*

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