The University of Central Florida has contracted with Retirement Manager to assist in meeting some of the plan compliance requirements. Retirement Manager is a secure web-based access point from which you can manage your hardship distribution and/or participant loan requests. Following is a Retirement Manager User guide for UCF employees.

Access Retirement Manager online

You can use the Retirement Manager site to:

- Request a Distribution Eligibility Certificate for the following transactions:
  - Loan
  - Hardship Distribution
- Read educational articles on a range of financial planning topics
- Calculate what you will need to stay on track for retirement with easy-to-use financial calculators

Retirement Manager Website: https://www.myretirementmanager.com/?UCF

Access Retirement Manager by telephone

The Retirement Manager support line is available to take calls from all University of Central Florida employees regardless of their investment provider selection. The support line is staffed with a dedicated group of Client Service Professionals that are available to provide guidance on the login process, general navigation questions, and how to use the enrollment and disbursement transaction screens. Please note that account specific questions related to a particular provider should still be addressed directly to the provider. You can find a list of providers at the Human Resources Retirement website.

UCF Employees have voluntary 403(b) accounts through specific companies. These voluntary 403(b) accounts **do not include** the employer-funded, or State retirement plans such as FRS Pension, FRS Investment or State University System Optional Retirement Program (SUSORP).

The participant support line is available Monday through Friday (excluding holidays) from 7:00AM to 6:00PM Central time.

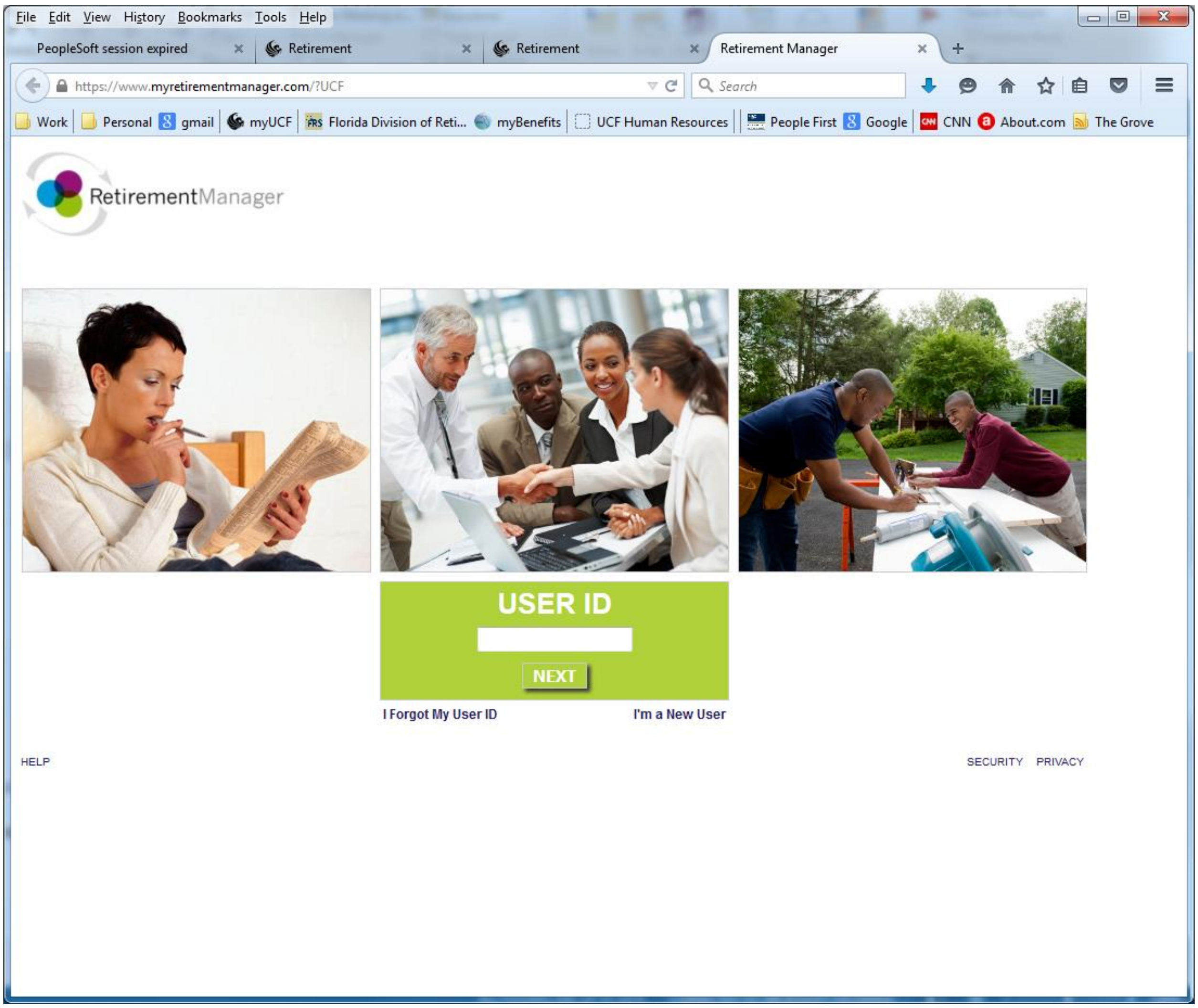
Retirement Manager Support Line: 1-866-294-7950

First time accessing Retirement Manager?

If you are new to the Retirement Manager website, you will need to register by providing Retirement Manager with your employer name and some information about yourself.

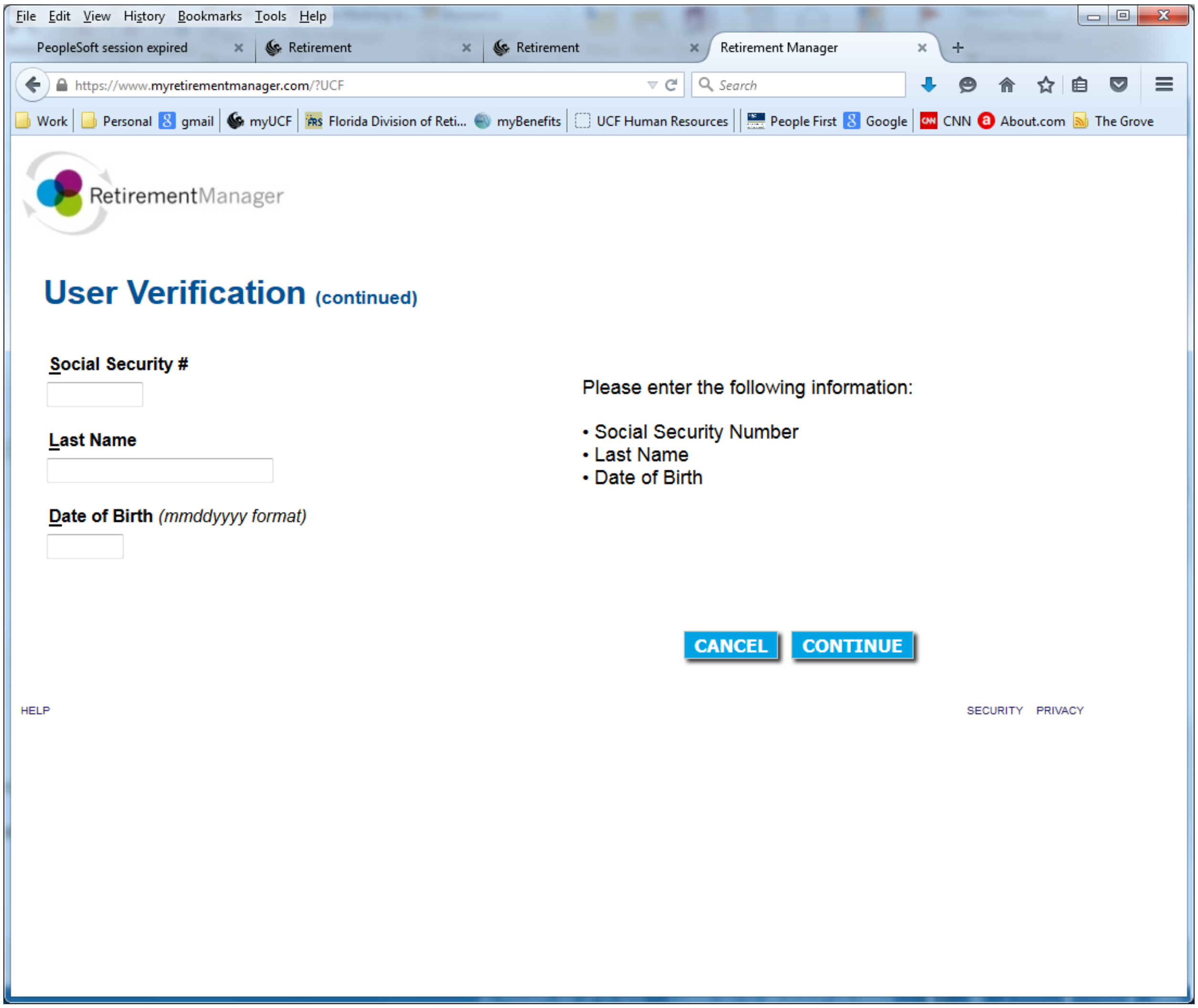
Access the Retirement Manager website at: https://www.myretirementmanager.com/?UCF

To register, click the "I'm a New User" link on the main login page and follow the screen prompts for "User Verification" and "Security Profile Setup".



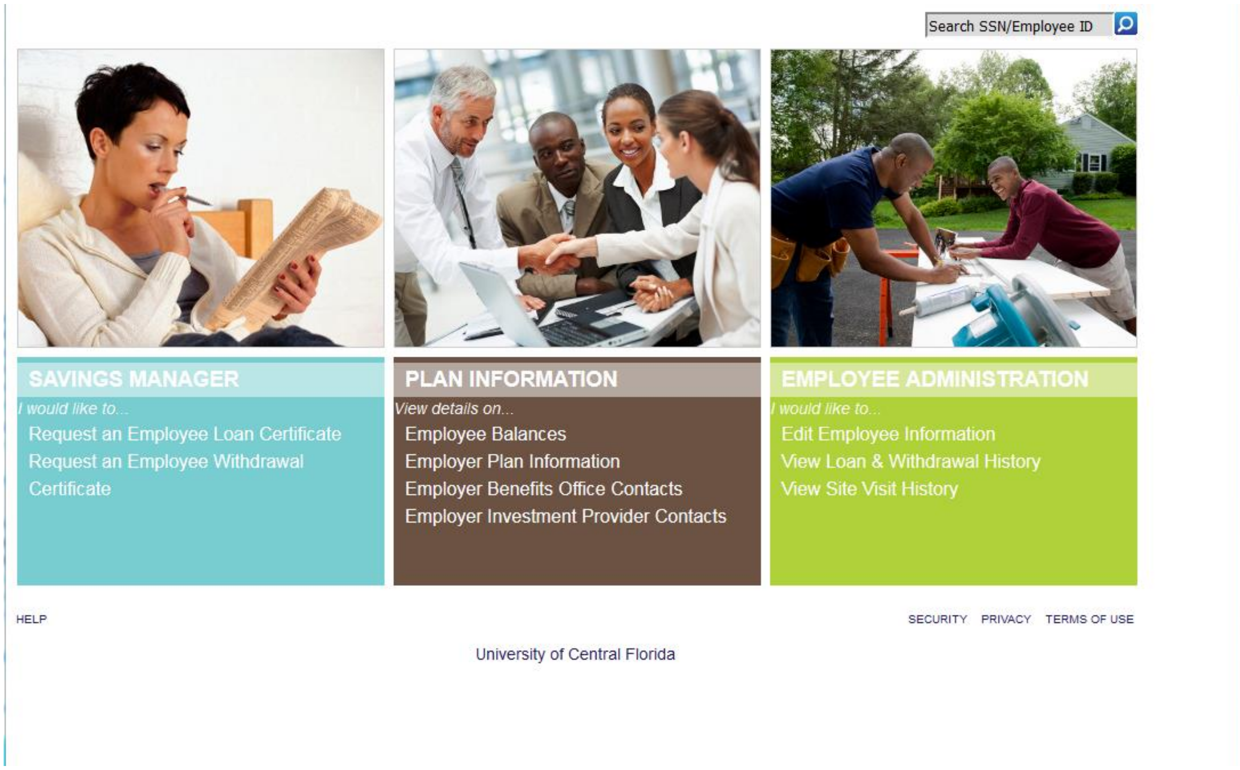
I have forgotten my password, or my account has been locked due to failed login attempts, how do I reset my access to Retirement Manager?

Once you enter your User ID on the main login page, you will be taken to the password entry page. From this page you may select the "I Forgot My Password" link. Follow the screen prompts to reset your password.



How do I request a loan or hardship withdrawal?

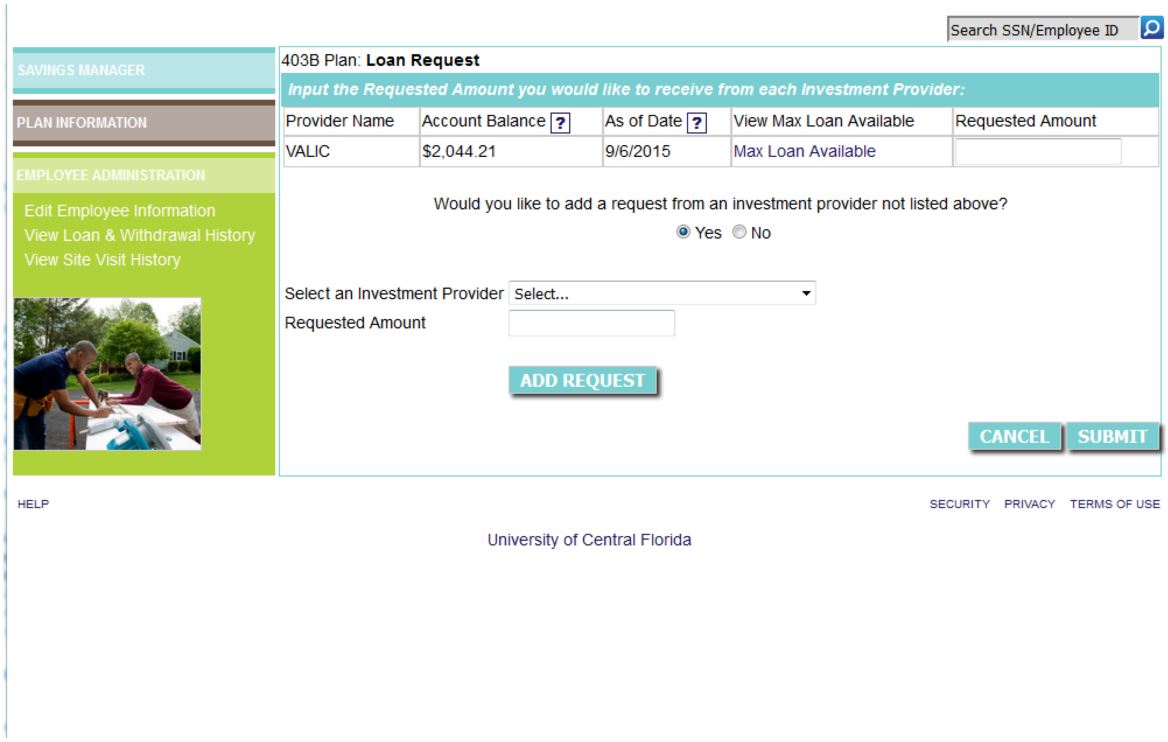
Once you have created an account and entered Retirement Manager, request a loan by clicking on ‘Request an Employee Loan Certificate’ or ‘Request an Employee Withdrawal’ in the Savings Manager section.



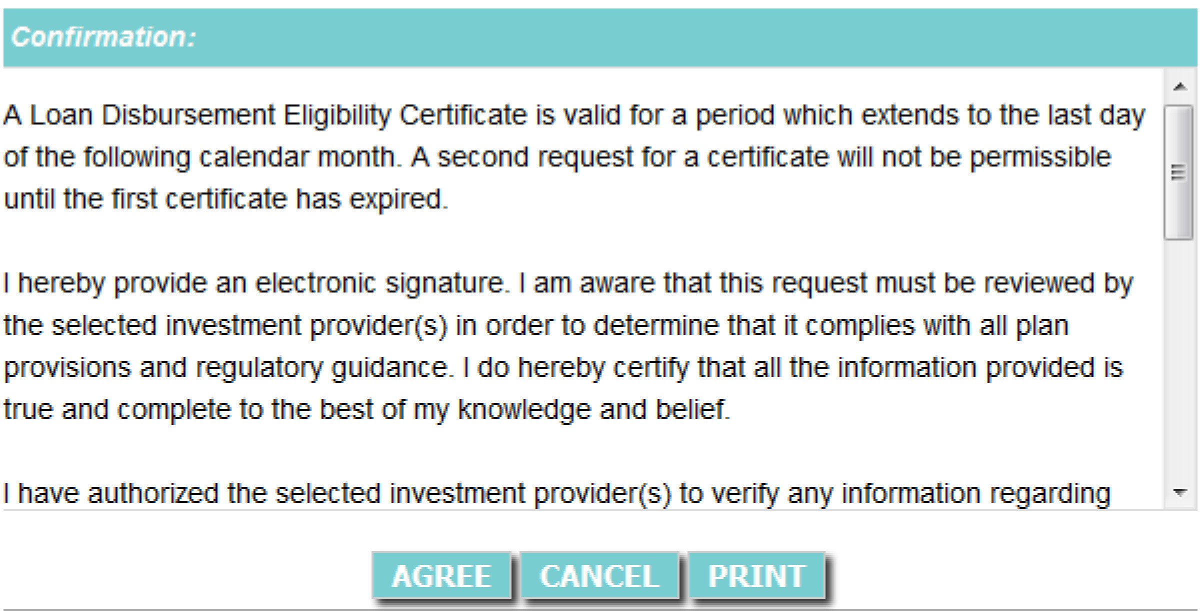
In the Select a plan… dropdown window, choose University of Central Florida 403(B) Plan, and then proceed through the qualifying questions:

> Have you received a loan **from any retirement plan under your employer** that has not been reported to Retirement Manager?
>
> Would you like to add a request from an investment provider not listed above?

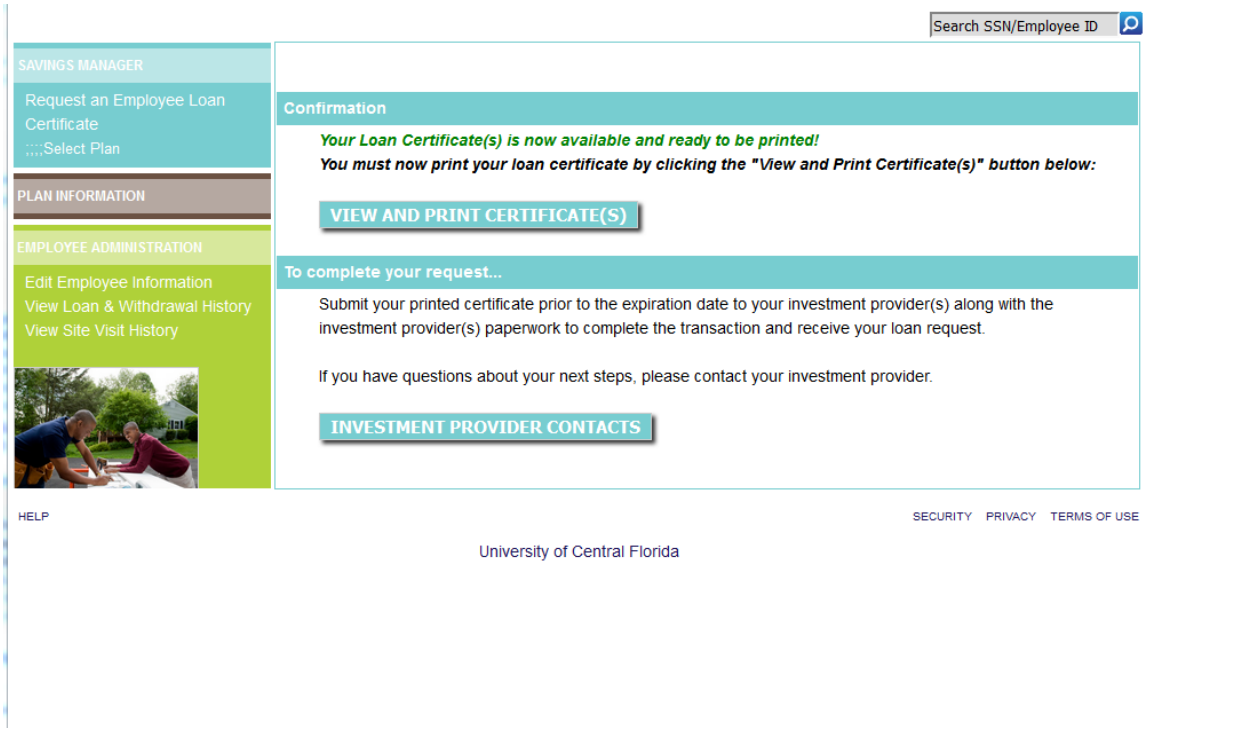
You have the option to request a specific dollar amount or the maximum loan amount available, as well as the investment provider if you have multiple providers.



Once you submit the request, a Confirmation box will pop up and you must click on the 'Agree' button and it is recommended that you print the information for your records.

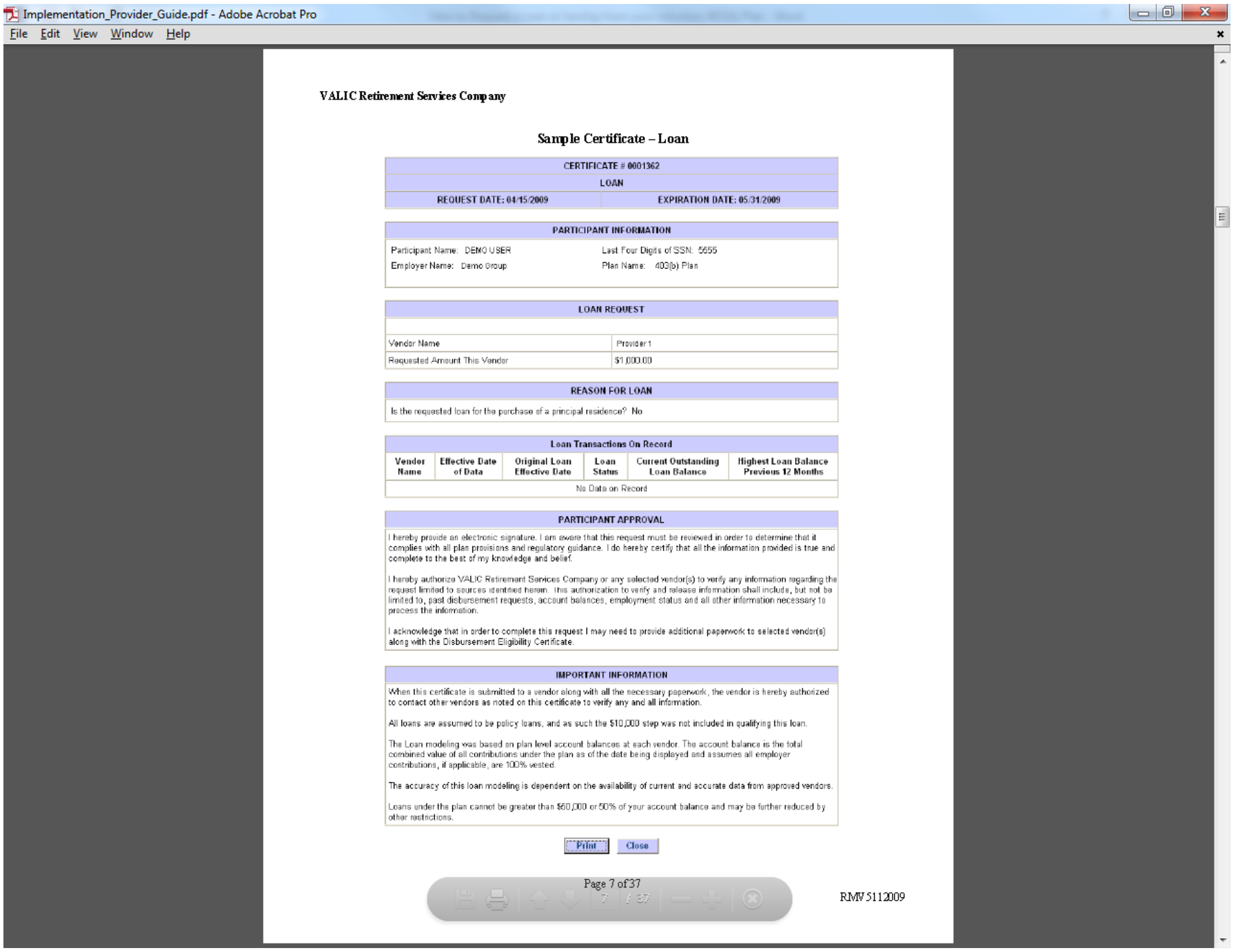


You will see on option to View and Print your Certificate(s).



Here is a sample Loan certificate screen which you must print and then submit to your investment provider company along with the investment provider's loan application for approval and processing.

Certificates expire by the end of the month following your request (example Request Date of 09/10/2015 means an expiration date of 10/31/2015).



VALIC Retirement Services Company

Sample Certificate – Loan

CERTIFICATE # 0001362	
LOAN	
REQUEST DATE: 04/15/2009	EXPIRATION DATE: 05/31/2009

PARTICIPANT INFORMATION

Participant Name: DEMO USER — Last Four Digits of SSN: 5555

Employer Name: Demo Group — Plan Name: 403(b) Plan

LOAN REQUEST

Vendor Name	Provider 1
Requested Amount This Vendor	$1,000.00

REASON FOR LOAN

Is the requested loan for the purchase of a principal residence? No

Loan Transactions On Record

Vendor Name	Effective Date of Data	Original Loan Effective Date	Loan Status	Current Outstanding Loan Balance	Highest Loan Balance Previous 12 Months
No Data on Record					

PARTICIPANT APPROVAL

I hereby provide an electronic signature. I am aware that this request must be reviewed in order to determine that it complies with all plan provisions and regulatory guidance. I do hereby certify that all the information provided is true and complete to the best of my knowledge and belief.

I hereby authorize VALIC Retirement Services Company or any selected vendor(s) to verify any information regarding the request limited to sources identified herein. This authorization to verify and release information shall include, but not be limited to, past disbursement requests, account balances, employment status and all other information necessary to process the information.

I acknowledge that in order to complete this request I may need to provide additional paperwork to selected vendor(s) along with the Disbursement Eligibility Certificate.

IMPORTANT INFORMATION

When this certificate is submitted to a vendor along with all the necessary paperwork, the vendor is hereby authorized to contact other vendors as noted on this certificate to verify any and all information.

All loans are assumed to be policy loans, and as such the $10,000 step was not included in qualifying this loan.

The Loan modeling was based on plan level account balances at each vendor. The account balance is the total combined value of all contributions under the plan as of the date being displayed and assumes all employer contributions, if applicable, are 100% vested.

The accuracy of this loan modeling is dependent on the availability of current and accurate data from approved vendors.

Loans under the plan cannot be greater than $50,000 or 50% of your account balance and may be further reduced by other restrictions.

Print Close

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