

Beginning January 1, 2025, the SECURE Act 2.0 allows unforeseen emergency withdrawals to be self-certified, meaning you'll work directly with Fidelity to submit your electronic application. The Employee Benefits Office will no longer review applications.

If you would like to proceed with your Hardship Application, you can check potential funding availability by logging in to <http://www.netbenefits.com/saccounty> and select Loans Or Withdrawals, and then select the preview button:

^ **Withdraw money**
Remove money permanently from your retirement account; withdrawals may be subject to taxes and penalties.

Options

UNFORSEEN EMERGENCY- BACK OFFICE
Withdraw money permanently from your account to use for specific reasons. You can withdraw an amount up to your documented expenses.
Withdrawal details

Preview

or call 800-430-2363

DOMESTIC ABUSE-PREAPPROVED
A penalty-free withdrawal to help address domestic abuse situations.
Withdrawal details

Select

The amount shown on the screen will include the taxes that will be withheld as well as the net amount that you would receive:

LOANS OR WITHDRAWALS

ROLLOVER WITHDRAWALS

Set Up and Preview a Withdrawal[Print This Page](#)**Estimated Withdrawal Terms**

Withdrawal Type and Amount	
Withdrawal Type	UNFORSEEN EMERGENCY-SELF CERTIFIED
Withdraw For Cash	\$2,000.00
Amount you will receive (estimate)	\$1,780.92

Penalties

- You may owe an early withdrawal penalty of 10% on the taxable portion of your withdrawal which is not rolled over.

Withdrawal Details	Change
Withdraw For Cash	\$2,000.00
Non-Taxable Amount	\$8.41
Taxable Amount	\$1,991.59
Federal Tax Withheld (10%)	-\$199.16
CA State Tax Withheld (Yes)	-\$19.92
Amount you will receive (estimate)	\$1,780.92

[View the investments that make up this withdrawal](#)**Important**

Please contact your Service Center at (800) 430-2363 to review your options or take a cash withdrawal.

- [Edit This Calculation](#)
- [Return to Loans and Withdrawals](#)

If you have any questions or need any additional information/assistance, please contact Fidelity directly at: 800-430-2363.