

# Hardship Distribution Guidelines

## \*IMPORTANT INFORMATION FOR HARDSHIP DISTRIBUTIONS\*

- A hardship distribution may not exceed the amount of your immediate and heavy financial need.
- You must obtain all distributions, other than hardship distributions and nontaxable loans, under all plans maintained by your Employer and any related employer plans (except to the extent such actions would be counterproductive to alleviating the financial need).
- A hardship distribution will not result in any restriction or reduction on the amount of elective contributions that you are otherwise permitted to make to this Plan (includes pre-tax, or Roth post-tax), or any other qualified or nonqualified plans maintained by your employer.

**HARDSHIP REASONS are listed below. Review REQUIRED DOCUMENTATION.**

**\*\*ALL DOCUMENTATION MUST BE SUBMITTED AT TIME OF APPLICATION\*\***

<b>Preventing Eviction/Foreclosure (from Principal Residence)</b>	
<b>Eligible Individual:</b> Participant Only	
<b>Eligible Expenses:</b> Principal residence only	
<b>Ineligible Expenses:</b> Second home, vacation home, investment property	
<b>Note:</b> Landlords and mortgage companies may threaten eviction/foreclosure with various terminologies (e.g. quit premises, vacate, surrender possession, sale of the property, locks to be changed). Examples of language which do not constitute a threat of eviction/foreclosure include loan default, delinquency, acceleration, arrears, or a lien.	
<b>Required Documentation</b>	
<input type="checkbox"/>	MUST be dated within the <b>past 3 months</b> ➤ <i>Action Step:</i> Underline the <b>date</b> on your supporting documentation
<input type="checkbox"/>	MUST include <b>your name or address</b> ➤ <i>Action Step:</i> Underline your <b>name or address</b> on your supporting documentation
<input type="checkbox"/>	MUST <b>threaten eviction or foreclosure</b> by the landlord or mortgage lender ➤ <i>Action Step:</i> Underline the <b>threat</b> which states you will be evicted/foreclosed
<input type="checkbox"/>	MUST include the <b>\$ amount due</b> to prevent eviction/foreclosure ➤ <i>Action Step:</i> Underline the <b>\$ amount due</b> to prevent eviction/foreclosure
<input type="checkbox"/>	<b>Total amount</b> from all supporting documentation MUST be close to the <b>Requested Amount</b> in the “Distribution Details” section. The Plan allows you to gross up % to account for tax withholding. ➤ <i>Action Step:</i> Enter the <b>total amount</b> from all supporting documentation: <b>\$ _____</b> Ensure this amount is close to the <b>Requested Amount</b> in the “Distribution Details” section

<b>Funeral or Burial Expenses</b>	
<b>Eligible Individuals:</b> Spouse, children, dependents (as defined by the IRS)	
<b>Eligible Expenses:</b> Funeral expenses, burial expenses	
<b>Ineligible Expenses:</b> Prepaid expenses	
<b>Required Documentation</b>	
<input type="checkbox"/>	MUST be <b>dated within the past 3 months</b> ➤ <i>Action Step:</i> Underline the <b>date</b> on your supporting documentation
<input type="checkbox"/>	MUST include the <b>name of the deceased</b> ➤ <i>Action Step:</i> Underline the <b>decedent’s name</b> on your supporting documentation
<input type="checkbox"/>	MUST include <b>copies of a bill, invoice, or estimate from the cemetery, funeral home, or vendor</b> which reflect a <b>specific \$ amount due</b> ➤ <i>Action Step:</i> Underline <b>the \$ amount due</b> on <b>all of your supporting documentation</b>
<input type="checkbox"/>	<b>Total amount</b> from all supporting documentation MUST be close to the <b>Requested Amount</b> in the “Distribution Details” section. The Plan allows you to gross up % to account for tax withholding. ➤ <i>Action Step:</i> Enter the <b>total amount</b> from all supporting documentation: <b>\$ _____</b> Ensure this amount is close to the <b>Requested Amount</b> in the “Distribution Details” section

## Purchase of Primary Residence

<b>Eligible Individual:</b> Participant Only	
<b>Eligible Expenses:</b> Examples of eligible expenses include down payment, title fees, closing costs	
<b>Ineligible Expenses:</b> Second home, vacation home, investment property, mortgage payment(s)	
<b>Required Documentation</b>	
<input type="checkbox"/>	MUST be <b>dated within the past 3 months</b> ➤ <i>Action Step:</i> Underline the <b>date</b> on your supporting documentation
<input type="checkbox"/>	MUST include <b>your name</b> as the buyer ➤ <i>Action Step:</i> Underline <b>your name</b> on your supporting documentation
<input type="checkbox"/>	MUST include a <b>Purchase and Sales Agreement/contract, signed by both you and the seller</b> ➤ <i>Action Step:</i> Underline both <b>yours and the seller's name on the Purchase and Sales Agreement/contract</b>
<input type="checkbox"/>	MUST include <b>your out of pocket \$ amount</b> A Settlement Statement or Estimate of Closing Costs (from a lender or contractor) for any related expenses not listed in the signed contract can also be included with your supporting documentation ➤ <i>Action Step:</i> Underline <b>your out of pocket \$ amount</b>
<input type="checkbox"/>	<b>Total amount</b> from all supporting documentation MUST be close to the <b>Requested Amount</b> in the "Distribution Details" section. The Plan allows you to gross up % to account for tax withholding. ➤ <i>Action Step:</i> Enter the <b>total amount</b> from all supporting documentation: \$ _____ Ensure this amount is close to the <b>Requested Amount</b> in the "Distribution Details" section

## Out of Pocket Medical Expenses

<b>Eligible Individuals:</b> Participant, spouse, children, dependents (as defined by the IRS)	
<b>Eligible Expenses:</b> Hospital visits, ambulance services, surgery ( <b>EXCEPT</b> elective cosmetic procedures), licensed physician, dentist, or orthodontist visits, laboratory tests ordered by a physician, prescription medicine, eye care, medically required home improvements ( <b>Note</b> – See Internal Revenue Code (IRC) section 213(d) for a full list of eligible expenses)	
<b>Ineligible Expenses:</b> Reimbursed expenses, cosmetic surgery	
<b>Required Documentation</b>	
<input type="checkbox"/>	MUST be <b>dated within the past 3 months</b> ➤ <i>Action Step:</i> Underline the <b>date</b> on your supporting documentation
<input type="checkbox"/>	MUST include the <b>patient's name</b> ➤ <i>Action Step:</i> Underline the <b>patient's name</b> on your supporting documentation
<input type="checkbox"/>	MUST provide copies of <b>bill/receipt/Explanation of Benefits (EOB) or other documentation of expenses recently paid, or still owed</b>
<input type="checkbox"/>	MUST include the specific <b>\$ amount</b> not covered by insurance for <u>each</u> bill/receipt/EOB submitted ➤ <i>Action Step:</i> Underline <b>the \$ amount not covered by insurance</b> on <b>each/all of your supporting documentation</b>
<input type="checkbox"/>	<b>Total amount</b> from all supporting documentation MUST be close to the <b>Requested Amount</b> in the "Distribution Details" section. The Plan allows you to gross up % to account for tax withholding. ➤ <i>Action Step:</i> Enter the <b>total amount</b> from all supporting documentation: \$ _____ Ensure this amount is close to the <b>Requested Amount</b> in the "Distribution Details" section

## Post-Secondary Education

<b>Eligible Individuals:</b> Participant, spouse, children, dependents (as defined by the IRS)	
<b>Eligible Expenses:</b> Tuition, fees, books, room and board (Note – See Internal Revenue Code (IRC) section 213(d) for a full list of eligible expenses)	
<b>Ineligible Expenses:</b> Student loan payments, student loan payoff	
<b>Note:</b> Financial Aid award letters or a generic list of expenses from the school’s website <u>will not</u> be considered for reimbursement	
<b>Required Documentation</b>	
<input type="checkbox"/>	MUST include a <b>term/semester</b> <u>or</u> <b>start/finish date</b> , identifying <b>current enrollment</b> <u>or</u> active enrollment within the next 12 months ➤ <i>Action Step:</i> Underline the <b>term/semester or start/finish dates</b> on your supporting documentation
<input type="checkbox"/>	MUST include the <b>student’s name</b> ➤ <i>Action Step:</i> Underline the <b>student’s name</b> on your supporting documentation
<input type="checkbox"/>	MUST include copies of the following which show the <b>actual (not estimated) amount(s) due:</b> <ol style="list-style-type: none"> <li>1. <b>Tuition:</b> Itemized invoice or receipt for tuition/fees (must be on school stationary or printout of an online account statement)</li> <li>2. <b>*Room &amp; Board:</b> Copy of lease that includes landlord’s name, address, the monthly payment \$ amount, and term of lease</li> <li>3. <b>*Books:</b> Dated receipt</li> </ol> <p><b>*Additional information required for Room &amp; Board and Books:</b> Proof of registration, which can include a copy of tuition invoice/receipt or a class schedule that includes the institution’s name</p> ➤ <i>Action Step:</i> Underline <b>the actual \$ amount due on each/all of your supporting documentation</b> (tuition/room & board/books)
<input type="checkbox"/>	<b>Total amount</b> from all supporting documentation MUST be close to the <b>Requested Amount</b> in the “Distribution Details” section. The Plan allows you to gross up % to account for tax withholding. ➤ <i>Action Step:</i> Enter the <b>total amount</b> from all supporting documentation: \$ _____ Ensure this amount is close to the <b>Requested Amount</b> in the “Distribution Details” section

## Casualty Loss: Repair of Damages to Principal Residence

<b>Eligible Individual:</b> Participant Only	
<b>Eligible Expenses:</b> Expenses to repair uninsured and unreimbursed casualty loss damage to your principal residence. See IRS Publication 547 and/or consult with your tax advisor.	
<b>Ineligible Expenses:</b> Second home, vacation home, investment property	
<b>Required Documentation</b>	
<input type="checkbox"/>	MUST be <b>dated within the past 12 months</b> ➤ <i>Action Step:</i> Underline the <b>date</b> on your supporting documentation
<input type="checkbox"/>	MUST include <b>your name and address</b> ➤ <i>Action Step:</i> Underline <b>your name and address</b> on your supporting documentation
<input type="checkbox"/>	MUST include a <b>written description of the event</b> which resulted in damages ➤ <i>Action Step:</i> Underline the <b>written description of the event</b> , which resulted in damages, on your supporting documentation
<input type="checkbox"/>	MUST include a <b>written description of the resulting damages</b> ➤ <i>Action Step:</i> Underline <b>the written description of the resulting damages</b> on your supporting documentation
<input type="checkbox"/>	MUST include copies of <b>receipts, invoices, or contractor estimates</b> reflecting the <b>\$ amount due for repairs</b> ➤ <i>Action Step:</i> Underline <b>the \$ amount due for repairs</b> on your supporting documentation
<input type="checkbox"/>	<b>Total amount</b> from all supporting documentation MUST be close to the <b>Requested Amount</b> in the “Distribution Details” section. The Plan allows you to gross up % to account for tax withholding. ➤ <i>Action Step:</i> Enter the <b>total amount</b> from all supporting documentation: \$ _____ Ensure this amount is close to the <b>Requested Amount</b> in the “Distribution Details” section

## Federal Emergency Management Agency (FEMA) Declared Natural Disaster-Sponsor Approved

<b>Eligible Individual:</b> Participant Only	
<b>Eligible Expenses:</b> Expenses to repair uninsured and unreimbursed casualty loss damage to your principal residence and/or loss of income. See IRS Publication 547 and/or consult with your tax advisor.	
<b>Ineligible Expenses:</b> Expenses to repair uninsured and unreimbursed casualty loss damage to your second home, vacation home or investment property.	
<b>Required Documentation</b>	
<input type="checkbox"/>	MUST be <b>dated within the past 12 months</b> ➤ <i>Action Step:</i> Underline the <b>date</b> on your supporting documentation
<input type="checkbox"/>	MUST include <b>your name and address</b> ➤ <i>Action Step:</i> Underline your <b>name and address</b> on your supporting documentation
<input type="checkbox"/>	MUST include a <b>written description of the disaster event</b> which resulted in damages ➤ <i>Action Step:</i> Underline <b>the written description of the disaster event</b> , which resulted in damages, on your supporting documentation
<input type="checkbox"/>	MUST include a <b>written description of resulting damages</b> ➤ <i>Action Step:</i> Underline <b>the written description of the resulting damages</b> on your supporting documentation
<input type="checkbox"/>	MUST include supporting documentation for any <b>loss of income</b> that you may have incurred provided that your principal residence or principal place of employment at the time of the disaster was located in an area designated by FEMA for individual assistance with respect to the disaster. ➤ <i>Action Step:</i> Provide the appropriate documentation to support your hardship withdrawal request. If you are unable to include any documentation because of the circumstances then you may be requested to provide supporting documentation at a later date
<input type="checkbox"/>	MUST include copies of <b>receipts, invoices, or contractor estimates</b> reflecting the <b>\$ amount due for repairs</b> ➤ <i>Action Step:</i> Underline <b>the \$ amount due for repairs</b> on your supporting documentation
<input type="checkbox"/>	<b>Total amount</b> from all supporting documentation MUST be close to the <b>Requested Amount</b> in the “Distribution Details” section. The Plan allows you to gross up % to account for tax withholding. ➤ <i>Action Step:</i> Enter the <b>total amount</b> from all supporting documentation: \$ _____ Ensure this amount is close to the <b>Requested Amount</b> in the “Distribution Details” section