



Instructions for Requesting a Hardship Withdrawal

Diocese of Metuchen Lay Employees' Retirement Plan

Enclosed are the following items needed to request a hardship withdrawal from your retirement plan. Please review and complete each of the items as described in the procedures below. Mail the required documents for approval and processing to the Diocese of Metuchen using the following addresses unless otherwise specified on any form.

Diocese of Metuchen
 Office of Human Resources
 PO Box 191
 Metuchen, NJ 08840-0191

Item	Procedure	Return to Diocese of Metuchen?
Special Tax Notice Regarding Plan Payments	This document contains important information regarding your distribution options and the related restrictions and tax consequences. Read this information carefully before requesting your distribution.	No – this document is for your records
Hardship Withdrawal Request Form	<ul style="list-style-type: none"> ▪ Complete all relevant sections after reading all the information in the package. ▪ You must indicate the reason for your hardship request on the form. ▪ You must also complete the appropriate Attachment to the Hardship Request and include Hardship Documentation (see below). ▪ Sign and date the form. ▪ Return this form to the above address for review, approval and processing. 	Yes
Attachments to the Hardship Request and Hardship Documentation	<p>Acceptable reasons for hardship withdrawal and acceptable documents for proof of hardship are outlined in the attachments.</p> <ul style="list-style-type: none"> ▪ You must complete, sign, and return the appropriate attachment(s) or your request will be rejected. ▪ You must include acceptable documentation with the attachments or your request will be rejected. 	Yes
Approval / Denial of Hardship Request	Upon receipt of your hardship request, a review of all paperwork will be completed. If your paperwork is not in good order, you will receive a letter explaining the reason for rejection.	No

Participant Service Center Representatives are available by calling the Retirement Plan Information Line at 1-800-854-0647 between the hours of 8AM and 8PM Eastern Time. Representatives are available to help you complete the forms, or answer general questions you may have about your distribution or about the plan.

SPECIAL TAX NOTICE REGARDING PLAN PAYMENTS

This notice applies to you if you are eligible to receive benefit payments under your employer's retirement plan

This notice explains how you can continue to defer federal (not state or local) income tax on your retirement savings and contains important information you will need before you decide how to receive your Plan benefits.

This notice is provided to you by your Employer and/or Plan Administrator because all or part of the payment that you will soon receive from the Plan may be eligible for rollover by you or your Plan Administrator to a traditional IRA, Roth IRA, or an eligible employer plan. A rollover is a payment by you or the Plan Administrator of all or part of your benefit to another plan or IRA that allows you to continue to postpone taxation of that benefit until it is paid to you. Your payment cannot be rolled over to a Roth IRA unless it is from a Designated Roth account. Your payment cannot be rolled over to a SIMPLE IRA, or a Coverdell Education Savings Account (formerly known as an education IRA). An eligible employer plan includes a plan qualified under Section 401(a) of the Internal Revenue Code, including a 401(k) plan, profit-sharing plan, defined benefit plan, stock bonus plan, and money purchase plan; a section 403(a) annuity plan; a section 403(b) tax sheltered annuity; and an eligible section 457(b) plan maintained by a government employer (government 457 plan).

An eligible employer plan is not legally required to accept a rollover. Before you decide to roll over your payment to another employer plan, you should find out whether the plan accepts rollovers and, if so, the types of distributions it accepts as a rollover. You should also find out about any documents that are required to be completed before the receiving plan will accept a rollover. Even if a plan accepts rollovers, it might not accept rollovers of certain types of distributions, such as Roth or after-tax amounts. If this is the case, and your distribution includes Roth or after-tax amounts, you may wish instead to roll your distribution over to a traditional or Roth IRA or split your rollover amount between the employer plan in which you will participate and a traditional or Roth IRA. If an employer plan accepts your rollover, the plan may restrict subsequent distributions of the rollover amount or may require your spouse's consent for any subsequent distribution. A subsequent distribution from the plan that accepts your rollover may also be subject to different tax treatment than distributions from this Plan. Check with the administrator of the plan that is to receive your rollover prior to making the rollover.

If you have additional questions after reading this notice, you can contact your Employer and/or Plan Administrator.

Summary

There are two ways you may be able to receive a Plan payment that is eligible for rollover. Please note that the rules are different for the portion of your account (if any) that represents Roth contributions or Roth rollovers. These differences are pointed out in each section.

- (1) Certain payments can be made directly to a traditional or Roth IRA that you establish or to an eligible employer plan that will accept it and hold it for your benefit (DIRECT ROLLOVER); or
- (2) The payment can be paid to you.

If you choose a DIRECT ROLLOVER:

- Your payment will not be taxed in the current year and no income tax will be withheld. However, remember that Roth rollovers can only be made to Roth IRAs or employer plans that have designated Roth accounts.
- You choose whether your payment will be made directly to your traditional IRA, Roth IRA or to an eligible employer plan that accepts your rollover. Your payment cannot be rolled over to a Roth IRA (unless it is from the Roth portion of your account), a SIMPLE IRA or a Coverdell Education Savings Account because these are not traditional IRAs.
- The taxable portion of your payment will be taxed later when you take it out of the traditional IRA, Roth IRA or the eligible employer plan. Depending on the type of plan, the later distribution may be subject to different tax treatment than it would be if you received a taxable distribution from this Plan. Also, distributions from your Roth IRA may qualify for tax-free treatment if certain rules are met.

If you choose to have a Plan payment that is eligible for rollover paid to you:

- You will receive only 80% of the taxable amount of the payment, because the Plan Administrator is required to withhold 20% of that amount and send it to the IRS as income tax withholding to be credited against your taxes.
- The taxable amount of your payment will be taxed in the current year unless you roll it over. However, see the special rules for Roth contributions, below, if you have made Roth contributions to your employer's plan. Under limited circumstances, you may be able to use special tax rules that would reduce the tax you owe. However, if you receive the payment before age 59- 1/2, you may have to pay an additional 10% tax on the taxable portion of your distribution.
- You can roll over all or part of the payment by paying it to your traditional IRA or Roth IRA (if the amount comes from the Roth portion of your account) or to an eligible employer plan that accepts your rollover within 60 days after you receive the payment. The amount rolled over will not be taxed until you take it out of the IRA or the eligible employer plan. If you make a rollover of the amount distributed from your Roth account to an eligible employer plan, the non-taxable portion of your Roth account cannot be rolled over in this '60 day' rollover; only the taxable earnings can be rolled over this way. However, your entire Roth account may be rolled over in a '60 day' rollover to a Roth IRA.
- If you want to roll over 100% of the taxable amount of your payment to a traditional IRA or an eligible employer plan, you must find other money to replace the 20% of the taxable portion that was withheld. If you roll over only the 80% that you received, you will be taxed on the 20% that was withheld and that is not rolled over. Remember that only the taxable earnings portion of a Roth distribution can be rolled over in a 60 day rollover made to an eligible employer plan, and since it is subject to 20% tax withholding, you will need to find other money to replace the 20% of the taxable portion that was withheld, or else you will be taxed on it.

Your right to waive the 30 - Day Notice Period. Generally, neither a DIRECT ROLLOVER nor a payment can be made from the plan until at least 30 days after your receipt of this notice, and (effective after December 31, 2006) no later than 180 days after receipt. Thus, after receiving this notice, you have at least 30 days to consider whether or not to have your withdrawal directly rolled over. If you do not wish to wait until this 30 - day notice period ends before your election is processed, you may waive the notice period by making an affirmative election indicating whether or not you wish to make a DIRECT ROLLOVER. Your withdrawal will then be processed in accordance with your election as soon as practical after it is received by the Plan Administrator.

More Information

- I. Payments That Can and Cannot Be Rolled Over
- II. Direct Rollover
- III. Payment Paid To You
- IV. Surviving Spouses, Alternate Payees, and Other Beneficiaries
- V. How to Obtain Additional Information

I. Payments That Can and Cannot Be Rolled Over

Payments from the Plan may be "eligible rollover distributions". This means that they can be rolled over to an IRA or to an eligible employer plan that accepts rollovers. Payments from a plan cannot be rolled over to a Roth IRA, unless they come from the Roth portion of the account. They also cannot be rolled over to a SIMPLE IRA, or a Coverdell Education Savings Account. Your Plan Administrator should be able to tell you what portion of your payment is an eligible rollover distribution.

After Tax Contributions

If you made after-tax contributions to the Plan, these contributions may be rolled into either a traditional IRA or to certain employer plans that accept rollovers of the after-tax contributions. The following rules apply:

- (1) **Roll over into a Traditional IRA.** You can roll over your after - tax contributions to a traditional IRA either directly or indirectly. Your plan administrator should be able to tell you how much of your payment is the taxable portion and how much is the after-tax portion. If you roll over after-tax contributions to a traditional IRA, it is your responsibility to keep track of, and report to the Service on the applicable forms, the amount of these after-tax contributions. This will enable the nontaxable amount of any future distributions from the traditional IRA to be determined. Once you roll over your after-tax contributions to a traditional IRA, those amounts cannot later be rolled over to an employer plan, but you may roll over your after-tax contributions to another IRA.
- (2) **Rollover into an Employer Plan.** You can roll over after-tax contributions from an employer plan that is qualified under Code Section 401(a) or a Section 403(a) annuity plan to another such plan using a DIRECT ROLLOVER if the other plan provides separate accounting for amounts rolled over, including separate accounting for the after-tax employee contributions and earnings on those contributions. You can also rollover after-tax contributions from a Section 403(b) tax-sheltered annuity to another section 403(b) tax-sheltered annuity using a DIRECT ROLLOVER if the other tax - sheltered annuity provides separate accounting for amounts rolled over, including separate accounting for the after-tax employee contributions and earnings on those contributions. You cannot roll over after-tax contributions to a governmental 457 plan. If you want to roll over your after-tax contributions to an employer plan that accepts these rollovers, you cannot have the after-tax contributions paid to you first. You must instruct the Plan Administrator of this Plan to make a DIRECT ROLLOVER on your behalf. Also, you cannot first roll over after-tax contributions to a traditional IRA and then roll over that amount into an employer plan. After December 31, 2006, after-tax contributions will also be allowed to be rolled over between 'unlike' plans, such as from a 403(b) plan to a 401(k) plan.

Roth Contributions

If you made Roth contributions to the Plan, these contributions may be rolled into either a Roth IRA or to certain employer plans that accept rollovers of Roth contributions. The following rules apply:

- (1) **Roll over into a Roth IRA.** You can roll over amounts consisting of your Roth contributions and earnings (regardless of whether or not it is a Qualified Distribution) to a Roth IRA either directly or indirectly. Your plan administrator should be able to tell you how much of your payment is the taxable portion and how much is the basis ('after-tax' portion). If you roll over Roth contributions to a Roth IRA, it is your responsibility to keep track of, and report to the Service on the applicable forms, the amount of these Roth contributions. This will enable the nontaxable amount of any future distributions from the Roth IRA to be determined. Once you roll over your Roth contributions to a Roth IRA, those amounts cannot later be rolled over to an employer plan.

NOTE: The Roth regulations provide that if a rollover from a designated Roth account in an employer plan is made to a Roth IRA, the period that the rolled-over funds were in the designated Roth account does not count towards the 5-taxable-year period for determining qualified distributions from the Roth IRA. (see Note below). However, if a rollover from a designated Roth account is made to Roth IRA that you had established in a prior year, the 5-year period for determining qualified distributions from the Roth IRA that began as a result of that earlier Roth IRA contribution applies to any distributions from the Roth IRA (including a distribution of an amount attributable to a rollover contribution from a designated Roth account).

- (2) **Rollover into a Roth Employer Plan.** You can roll over Roth contributions from an employer plan that is qualified under Code Section 401(a) or a Section 403(a) annuity plan to another such plan using a DIRECT ROLLOVER if the other plan provides separate accounting for amounts rolled over, including separate accounting for the Roth contributions and earnings on those contributions. You can also rollover Roth contributions from a Section 403(b) tax-sheltered annuity to another section 403(b) tax-sheltered annuity using a DIRECT ROLLOVER if the other tax - sheltered annuity provides separate accounting for amounts rolled over, including separate accounting for the Roth employee contributions and earnings on those contributions. Finally, beginning in 2007, you can rollover Roth contributions from or to a Section 403(b) plan to or from a Section 401(a) plan. You cannot roll over Roth contributions to a governmental 457 plan. If you want to roll over your Roth contributions to an employer plan that accepts these rollovers, you cannot have the Roth contributions paid to you first. If you have the Roth contributions paid to you first, only the earnings on those contributions can be rolled over. You must instruct the Plan Administrator of this Plan to make a

DIRECT ROLLOVER on your behalf. Also, you cannot first roll over Roth contributions to a Roth IRA and then roll over that amount into an employer plan.

NOTE: If your distribution includes Roth 401(k) plan deferrals, the taxation of the Roth deferrals depends on whether or not the distribution is a Qualified Distribution. A Roth Qualified Distribution is a distribution made from the Roth portion of an employer plan account that is made on or after the date on which the employee attains age 59 ½, or is made to a beneficiary after the death of the employee, or is attributable to disability. Also, the distribution cannot occur before the end of the 5 taxable year period that begins with the earlier of the following: (1) the first taxable (generally, calendar) year for which the participant made a designated Roth contribution to the plan or (2) (if the Roth Account that is being distributed received a Roth Rollover from a plan for which the participant made a designated Roth contribution) the first taxable year the Roth contribution was made to the Roth Account that was rolled over.

If the distribution of Roth deferrals is a Qualified Distribution, then neither the deferrals nor the earnings distributed on the deferrals will be taxable to you. If the distribution is not a qualified distribution, then the portion of the distribution representing your Roth deferrals will not be taxable to you, but the portion of the distribution representing earnings on the Roth deferrals will be taxable to you in the year you receive the distribution, unless you elect a DIRECT ROLLOVER, or within 60 days following receipt, you roll over the distribution to a Roth IRA, or you roll over the earnings on the Roth deferrals to a qualified plan or to a 403(b) plan.

The following types of payments CANNOT be rolled over:

- **Payments Spread over Long Periods.** You cannot roll over a payment if it is part of a series of equal (or almost equal) payments that are made at least once a year and that will last for:
 - i. Your lifetime (or a period measured by your life expectancy), or
 - ii. Your lifetime and your beneficiary's lifetime (or a period measured by your joint life expectancies), or
 - iii. A period of ten years or more.
- **Required Minimum Payments.** Beginning when you reach age 70-1/2 or retire, whichever is later, a certain portion of your payment cannot be rolled over because it is a "required minimum payment" that must be paid to you. Special rules apply if you own more than 5% of your employer.
- **Hardship Distributions.** A hardship distribution cannot be rolled over.
- **ESOP Dividends.** Cash dividends paid to you on employer stock held in an employee stock ownership plan cannot be rolled over.
- **Corrective Distributions.** A distribution that is made to correct a failed nondiscrimination test or because legal limits on certain contributions were exceeded cannot be rolled over.
- **Loans Treated as Distributions.** The amount of a plan loan that becomes a taxable deemed distribution because of a default cannot be rolled over. However, a loan offset amount is eligible for rollover, as discussed in Part III below. Ask the Plan Administrator of the Plan if distribution of your loan qualifies for rollover treatment.

The Plan Administrator of this Plan should be able to tell you if your payment includes amounts which cannot be rolled over.

II. Direct Rollover

A DIRECT ROLLOVER is a direct payment of the amount of your Plan benefits to a traditional IRA, Roth IRA, or an eligible employer plan that will accept it. You can choose a DIRECT ROLLOVER of all or any portion of your payment that is an eligible rollover distribution, as described in Part I above. You are not taxed on any taxable portion of your payment for which you choose a DIRECT ROLLOVER until you later take it out of the IRA or eligible employer plan, unless you choose a Non-Roth Direct Rollover to a Roth IRA (see below for more specific information). The tax treatment of any payment from the eligible employer plan or IRA receiving your DIRECT ROLLOVER might be different than if you received your benefit in a taxable distribution directly from the Plan. In addition, no income tax withholding is required for any taxable portion of your Plan benefits for which you choose a DIRECT ROLLOVER. This Plan might not let you choose a DIRECT ROLLOVER if your distributions for the year are less than \$200 for either the non-Roth or Roth portion of your employer plan account.

NON-ROTH DIRECT ROLLOVER to a Traditional (Non-Roth) IRA. You can open a traditional IRA to receive the DIRECT ROLLOVER. If you choose to have your payment made directly to a traditional IRA, contact an IRA sponsor (usually a financial institution) to find out how to have your payment made in a DIRECT ROLLOVER to a traditional IRA at that institution. If you are unsure of how to invest your money, you can temporarily establish a traditional IRA to receive the payment. However, in choosing a traditional IRA, you may wish to make sure that the traditional IRA you choose will allow you to move all or a part of your payment to another traditional IRA at a later date, without penalties or other limitations. See *IRS Publication 590, Individual Retirement Arrangements*, for more information on traditional IRAs (including limits on how often you can roll over between IRAs).

NON-ROTH DIRECT ROLLOVER to a Roth IRA. You can open a Roth IRA to receive the DIRECT ROLLOVER of Non-Roth Plan benefits. Unlike the Non-Roth Direct Rollover to a Traditional (Non-Roth) IRA described above, the rollover is taxable in the year of the distribution (except that a special taxation rule applies to such distributions during 2010 under which the distribution can be subject to taxation ratably during 2011 and 2012). In addition, your ability to roll over such a distribution to a Roth IRA depends upon your adjusted gross income, which cannot exceed \$100,000 for the taxable year of the distribution. This adjusted gross income limit, however, does not apply to distributions after December 31, 2009.

If you choose to have your payment made directly to a ROTH IRA, contact an IRA sponsor (usually a financial institution) to find out how to have your payment made in a DIRECT ROLLOVER to a Roth IRA at that institution. If you are unsure of how to invest your money, you can temporarily establish a Roth IRA to receive the payment. However, in choosing a Roth IRA, you may wish to make sure that the Roth IRA you choose will allow you to move all or a part of your payment to another Roth IRA at a later date, without penalties or other limitations. See *IRS Publication 590, Individual Retirement Arrangements*, for more information on Roth IRAs (including limits on how often you can roll over between IRAs).

ROTH DIRECT ROLLOVER to a Roth IRA. You can open a Roth IRA to receive the DIRECT ROLLOVER of the Roth portion of your retirement account. If you choose to have your payment made directly to a Roth IRA, contact an IRA sponsor (usually a financial institution) to find out how to have your payment made in a DIRECT ROLLOVER to a Roth IRA at that institution. If you are unsure of how to invest your money, you can temporarily establish a Roth IRA to receive the payment. However, in choosing a Roth IRA, you may wish to make sure that the Roth IRA you choose will allow you to move all or a part of your payment to another Roth IRA at a later date, without penalties or other limitations. See *IRS Publication 590, Individual Retirement Arrangements*, for more information on Roth IRAs (including limits on how often you can roll over between IRAs).

DIRECT ROLLOVER to a Plan. If you are employed by a new employer that has an eligible employer plan, and you want a DIRECT ROLLOVER to that plan, ask the Plan Administrator of that plan whether it will accept your rollover. An eligible employer plan is not legally required to accept a rollover. Even if your new employer's plan does not accept a rollover, you can choose a DIRECT ROLLOVER to a traditional IRA or Roth IRA. If the employer plan accepts your rollover, the plan may provide restrictions on the circumstances under which you may later receive a distribution of the rollover amount or may require spousal consent to any subsequent distribution. Check with the Plan Administrator of that plan before making your decision.

DIRECT ROLLOVER of a Series of Payments. If you receive a payment that can be rolled over to a traditional IRA or Roth IRA or an eligible employer plan that will accept it, and it is paid in a series of payments for less than ten years, your choice to make or not make a DIRECT ROLLOVER for a payment will apply to all later payments in the series until you change your election. You are free to change your election for any later payment in the series.

Change in Tax Treatment Resulting from a DIRECT ROLLOVER. The tax treatment of any payment from the eligible employer plan, traditional IRA or Roth IRA receiving your DIRECT ROLLOVER might be different than if you received your benefit in a taxable distribution directly from the Plan. For example, if you were born before January 1, 1936, you might be entitled to ten-year averaging or capital gain treatment, as explained below. However, if you have your benefit rolled over to a section 403(b) tax-sheltered annuity, a governmental 457 plan, or a traditional IRA or Roth IRA in a DIRECT ROLLOVER, your benefit will no longer be eligible for that special treatment. See the sections below entitled *Additional 10% Tax if You Are Under Age 59 1/2* and *Special Tax Treatment If You Were Born before January 1, 1936*.

III. Payment Paid to You

If your payment can be rolled over (see Part I above) and the payment is made to you in cash, it is subject to 20% federal income tax withholding on the taxable portion (state tax withholding may also apply). The payment is taxed in the year you receive it unless, within 60 days, you roll it over to an IRA or an eligible employer plan that accepts rollovers. If you do not roll it over, special tax rules may apply.

INCOME TAX WITHHOLDING

Mandatory Withholding. If any portion of your payment (including earnings on Roth deferrals that do not represent a Qualified Distribution as explained above) can be rolled over under Part I above and you do not elect to make a DIRECT ROLLOVER, the Plan is required by law to withhold 20% of the taxable amount. This amount is sent to the IRS as federal income tax withholding. For example, if you can roll over a taxable payment of \$10,000, only \$8,000 will be paid to you because the Plan must withhold \$2,000 as income tax. However, when you prepare your income tax return for the year, unless you make a rollover within 60 days (see 60 Day Rollover Option below), you must report the full \$10,000 as a taxable payment from the Plan. You must report the \$2,000 as tax withheld, and it will be credited against any income tax you owe for the year. There will be no income tax withholding if your payments for the year are less than \$200.

Voluntary Withholding. If any portion of your payment is taxable but cannot be rolled over under Part I above, the mandatory withholding rules described above do not apply. In this case, you may elect not to have withholding apply to that portion. If you do nothing, an amount will be taken out of this portion of your payment for federal income tax withholding. To elect out of withholding, ask the Plan Administrator for the election form and related information.

Sixty-Day Rollover Option. If you receive a payment that can be rolled over under Part I above, you can still decide to roll over all or part of it to a traditional IRA or Roth IRA or to an eligible employer plan that accepts rollovers. However, if the rollover is from the Roth portion of your account to an eligible employer plan, only the earnings that would be taxable (and not the basis or contributions themselves) can be rolled over this way. If you decide to roll over, you must contribute the amount of the payment you received to a traditional IRA or Roth IRA or eligible employer plan within 60 days after you receive the payment. The portion of your payment that is rolled over will not be taxed until you take it out of the IRA or the eligible employer plan. You can roll over up to 100% of your payment that can be rolled over under Part I above, including an amount equal to the 20% of the taxable portion that was withheld. If you choose to roll over 100%, you must find other money within the 60-day period to contribute to the IRA or the eligible employer plan, to replace the 20% that was withheld. On the other hand, if you roll over only the 80% of the taxable portion that you received, you will be taxed on the 20% that was withheld.

Example: The taxable portion of your payment that can be rolled over under Part I above is \$10,000, and you choose to have it paid to you. You will receive \$8,000, and \$2,000 will be sent to the IRS as income tax withholding. Within 60 days after receiving the \$8,000, you may roll over the entire \$10,000 to an IRA or an eligible employer plan. To do this, you roll over the \$8,000 you received from the Plan, and you will have to find \$2,000 from other sources (your savings, a loan, etc.). In this case, the entire \$10,000 is not taxed until you take it out of the IRA or an eligible employer plan. If you roll over the entire \$10,000, when you file your income tax return you may get a refund of part or all of the \$2,000 withheld. If, on the other hand, you roll over only \$8,000, the \$2,000 you did not roll over is taxed in the year it was withheld. When you file your income tax return you may get a refund of part of the \$2,000 withheld. However, any refund is likely to be larger if you roll over the entire \$10,000. Keep in mind that there are special rules if your distribution is a Roth Qualified Distribution. See the definition above.

Additional 10% Tax If You Are under Age 59-1/2. If you receive a payment before you reach age 59-1/2 and you do not roll it over, then, in addition to the regular income tax, you may have to pay an extra tax equal to 10% of the taxable portion of the payment, unless an exception applies. The additional 10% tax generally does not apply to:

- (1) Payments that are paid after you separate from service with your employer during or after the year you reach age 55,
- (2) Payments that are paid because you retire due to disability,
- (3) Payments that are paid as equal (or almost equal) payments over your life or life expectancy (or your and your beneficiary's lives or life expectancies),
- (4) Dividends paid with respect to stock by an employee stock ownership plan (ESOP) as described in Code section 404(k),
- (5) Payments that are paid directly to the government to satisfy a federal tax levy,
- (6) Payments that are paid to an alternate payee under a qualified domestic relations order,
- (7) Payments that do not exceed the amount of your deductible medical expenses.

See IRS Form 5329 for more information on the additional 10% tax.

The additional 10% tax on the taxable amount of the distribution will not apply to distributions from a governmental 457 plan, except to the extent the distribution is attributable to an amount you rolled over to that plan (adjusted for investment returns) from another type of eligible employer plan or IRA. Any amount rolled over from a governmental 457 plan to another type of eligible employer plan or to a traditional IRA will become subject to the additional 10% tax if it is distributed to you before you reach age 59 1/2, unless one of the exceptions applies.

Special Tax Treatment If You Were Born before January 1, 1936. If you receive a payment from a plan qualified under Section 401(a) or a Section 403(a) annuity plan that can be rolled over under Part I and you do not roll it over to an IRA or an eligible employer plan, the taxable portion of the payment will be taxed in the year

you receive it (there is an exception for a Roth Qualified Distribution, defined above). However, if the payment qualifies as a "lump sum distribution", it may be eligible for special tax treatment. (See also *Employer Stock or Securities* below). A lump sum distribution is a payment, within one year, of your entire balance under the Plan (and certain other similar plans of the employer) that is payable to you after you have reached age 59-1/2 or because you have separated from service with your employer (or, in the case of a self-employed individual, after you have reached age 59-1/2 or have become disabled). For a payment to be treated as a lump sum distribution, you must have been a participant in the plan for at least five years before the year in which you received the distribution. The special tax treatment for lump sum distributions that may be available to you is described below.

Ten-Year Averaging. If you receive a lump sum distribution and you were born before January 1, 1936, you can make a one-time election to figure the tax on the payment by using 10-year averaging (using 1986 tax rates). Ten-year averaging often reduces the tax you owe.

Capital Gain Treatment. If you receive a lump sum distribution and you were born before January 1, 1936 and if you were a participant in the Plan before 1974, you may elect to have the part of your payment that is attributable to your pre-1974 participation in the Plan taxed as long-term capital gain at a rate of 20%.

There are other limits on the special tax treatment for lump sum distributions. For example, you can generally elect this special tax treatment only once in your lifetime, and the election applies to all lump sum distributions that you receive in that same year. You may not elect this special tax treatment if you rolled amounts into this Plan from a 403(b) tax sheltered annuity contract, a governmental 457 plan, or from an IRA not originally attributable to a qualified employer plan. If you have previously rolled over a distribution from the Plan (or certain other similar plans of the employer), you cannot use this special averaging treatment for later payments from the Plan. If you roll over your payment to an IRA, governmental 457 plan, or 403(b) tax-sheltered annuity, you will not be able to use special tax treatment for later payments from that IRA, plan, or annuity. Also, if you roll over only a portion of your payment to an IRA, governmental 457 plan, or 403(b) tax sheltered annuity, this special tax treatment is not available for the rest of the payment. See IRS Form 4972 for additional information on lump sum distributions and how you can elect the special tax treatment.

Employer Stock or Securities. There is a special rule for a payment from the Plan that includes employer stock (or other employer securities). To use this special rule, (1) the payment must qualify as a lump sum distribution, as described above, except that you do not need five years of plan participation, or (2) the employer stock included in the payment must be attributable to after-tax employee contributions, if any. Under this special rule, you may have the option of not paying tax on the net unrealized appreciation of the stock until you sell the stock. Net unrealized appreciation generally is the increase in the value of the employer stock while it was held by the Plan. For example, if employer stock was contributed to your Plan account when the stock was worth \$1,000 but the stock was worth \$1,200 when you received it, you would not have to pay tax on the \$200 increase in value until you later sold the stock. You may instead elect not to have the special rule apply to the net unrealized appreciation. In this case, your net unrealized appreciation will be taxed in the year you receive the stock, unless you roll over the stock. The stock can be rolled over to an IRA or another eligible employer plan, either in a DIRECT ROLLOVER or a rollover that you make yourself. Generally, you will no longer be able to use the special rule for net unrealized appreciation if you roll the stock over to a traditional IRA or another eligible employer plan. If you receive only employer stock in a payment that can be rolled over, no amount will be withheld from the payment. If you receive cash or property other than employer stock, as well as employer stock, in a payment that can be rolled over, the 20% withholding amount will be based on the entire taxable amount paid to you (including the value of the employer stock determined by excluding the net unrealized appreciation). However, the amount withheld will be limited to the cash or property (excluding employer stock) paid to you. If you receive employer stock in a payment that qualifies as a lump sum distribution, the special tax treatment for lump sum distributions described above (such as 10-year averaging) also may apply. See IRS Form 4972 for additional information on these rules. If the employer stock or securities were purchased with funds from the Roth portion of your employer plan account, there are special rules that apply, depending upon whether the stock is distributed in a Roth Qualified Distribution or not. In a Roth Qualified Distribution, the basis of the employer securities will be set to the fair market value of the securities on the date of distribution. Only post-distribution appreciation will be treated as capital gain at the time the securities are sold or otherwise disposed of. In a nonqualified Roth distribution, the rules excluding appreciation earned in the retirement plan trust (net unrealized appreciation) from taxes in a lump sum distribution apply. The net unrealized appreciation will be taxed as capital gain in a subsequent realization transaction, such as a sale of the securities.

Repayment of Plan Loans. If your employment ends and you have an outstanding loan from your Plan, your employer may reduce (or offset) your balance in the Plan by the amount of the loan you have not repaid. The amount of your loan offset is treated as a distribution to you at the time of the offset and will be taxed (except if it is sourced from after-tax or Roth contributions) unless you roll over an amount equal to the amount of your loan offset to another eligible employer plan or a traditional IRA within 60 days of the date of the offset. If the amount of your loan offset is the only amount you receive or are treated as having received, no amount will be withheld from it. If you receive other payments of cash or property from the Plan, the 20% withholding amount will be based on the entire taxable amount paid to you, including the taxable amount of the loan offset. The amount withheld will be limited to the amount of other cash or property paid to you (other than any employer securities). The amount of a defaulted loan that is a deemed distribution cannot be rolled over.

IV. Surviving Spouses, Alternate Payees, and Other Beneficiaries

In general, the rules summarized above that apply to payments to employees also apply to payments to surviving spouses of employees and to spouses or former spouses who are alternate payees. You are an alternate payee if your interest in the Plan results from a qualified domestic relations order, which is an order issued by a court, usually in connection with a divorce or legal separation.

If you are a surviving spouse or an alternate payee who is a spouse or former spouse of the employee, you may choose to have a payment that can be rolled over, as described in Part I above, paid in a DIRECT ROLLOVER to a traditional IRA or Roth IRA, paid to an eligible employer plan, or paid to you. If you have the payment paid to you, you can keep it or roll it over yourself to a traditional IRA or Roth IRA or to an eligible employer plan. Thus, you have similar choices as the employee.

For distributions occurring after December 31, 2006, nonspouse beneficiaries will also be able to rollover their benefits to an "inherited" IRA (i.e., an IRA set up in the name of the decedent), if the plan allows for such distributions. Beneficiaries should look to the plan's Summary Plan Description for additional information on available distribution options. You cannot make additional contributions to this IRA or consolidate it with any of your other IRAs, but you can set up one of the periodic distribution options, such as the five-year cash-out or life expectancy payments. Beneficiaries should ask the IRA institution for more information about inherited IRAs before opening the account and initiating a distribution.

If you are a surviving spouse or other beneficiary, or an alternate payee, your payment is generally not subject to the additional 10% tax described in Part III above, even if you are younger than age 59-1/2.

If you are a surviving spouse, an alternate payee, or another beneficiary, you may be able to use the special tax treatment for lump sum distributions and the special rule for payments that include employer stock, as described in Part III above. If you receive a payment because of the employee's death, you may be able to treat the payment as a lump sum distribution if the employee met the appropriate age requirements, whether or not the employee had 5 years of participation in the Plan.

V. How to Obtain Additional Information

This notice summarizes only the federal (not state or local) tax rules that might apply to your payment. The rules described above are complex and contain many conditions and exceptions that are not included in this notice. Therefore, you may want to consult with the Plan Administrator or a professional tax advisor before you take a payment of your benefits from your Plan. Also, you can find more specific information on the tax treatment of payments from qualified employer plans in IRS Publication 575, *Pension and Annuity Income*, and IRS Publication 590, *Individual Retirement Arrangements*. These publications are available from your local IRS office, on the IRS's Internet Web Site at www.irs.gov, or by calling 1-800-TAX FORMS.



Hardship Withdrawal Request Form

Diocese of Metuchen Lay Employees' Retirement Plan

1. Participant Information

Social Security Number		Birth Date
Name		Hire Date
Address		
City	State	ZIP
Daytime Phone	E-mail Address	
Evening Phone	Employer / Location	

**** Please review all the enclosed information before proceedings****

2. Withdrawal Request Amount

- A. I am requesting a Withdrawal for the maximum amount available.
- B. I am requesting a Withdrawal in the amount of: \$ _____
- C. Please "gross up" the withdrawal amount requested to cover any federal taxes that may apply. Please see Section 4.

3. Reason for Hardship Withdrawal (check all that apply)

I hereby request a Hardship Withdrawal for the following reason(s). You must provide the applicable documentation as described in the specified attachments to this form. Please refer to Important Withdrawal Information for additional information on definition of dependent in IRC Section 152.

- A. Medical expenses incurred by me, my spouse, or any of my dependents. These are un-reimbursed medical expenses that must be paid to receive medical care for the participant, the participant's spouse, the participant's primary beneficiary, or the participant's dependents*. Please refer to the Attachment to the *Hardship Withdrawal Request: Medical Expenses* for required documentation.
- B. Purchase (excluding mortgage payments) of my principal residence. These are expenses directly related to the purchase of a principal residence excluding mortgage payments. Please refer to the Attachment to the *Hardship Withdrawal Request: Purchase of a Principal Residence* for required documentation.
- C. Payment of tuition for the next 12 months of post-secondary education for me, my spouse, or any of my children or dependents. This includes tuition, related education fees, and room & board expenses for up to the next 12 months of post secondary education for the participant, the participant's spouse, the participant's primary beneficiary, or the participant's children or dependents*. Please refer to the Attachment to the *Hardship Withdrawal Request: Payment of Tuition and Related Expenses* for required documentation.
- D. The need to prevent eviction from or mortgage foreclosure on my principal residence. These payments are necessary to prevent eviction of the participant from the participant's principal residence or foreclosure on the mortgage of the residence. Please refer to the Attachment to the *Hardship Withdrawal Request: Payments to Prevent Eviction or Foreclosure* for required documentation.
- E. Payment of burial or funeral expenses for my deceased parent, spouse, children, or dependents. This includes payment for burial or funeral expenses for the participant's deceased parents, the participant's spouse, the participant's primary beneficiary, or the participant's children or dependents. Please refer to the Attachment to the *Hardship Withdrawal Request: Payments for Burial or Funeral Expenses* for required documentation.
- F. Expenses for the repair of damage to my principal residence that qualifies for a casualty deduction. The participant may qualify for a hardship withdrawal for this reason when there is a casualty loss to his/her principal residence that arose from fire, storm, shipwreck, or some other casualty, or from theft. Only the portion of the expense that is not covered by insurance is eligible for this purpose. Please refer to the Attachment to the *Hardship Withdrawal Request: Payments for Damage to Principal Residence* for required documentation.
- G. Other: _____

Name of Primary Beneficiary for whom financial hardship is requested: _____



4. Voluntary Tax Withholding Election (select one)

This section applies to any distribution on account of hardship. *(Please read federal and state Tax Withholding Section of the Important Withdrawal Information page).* This distribution is subject to federal income tax withholding unless you elect not to have withholding apply. **This section cannot be left blank if you are requesting a distribution subject to a federal tax withholding election.** If no election is made, then 10% federal withholding and any applicable state tax will be withheld.

- A.** Do not withhold federal or applicable state taxes.
- B.** Withhold _____% (10% minimum) or \$ _____ in federal income tax from the taxable amount of the distribution. Applicable state taxes will also be withheld.

5. Participant Request & Signature

As a Participant of the above - named plan, I hereby request a distribution in the form indicated above, subject to the terms of the plan and the approval of my Employer. I hereby certify and represent that:

I have obtained all available loans under this plan and all plans of the Employer to the extent that any additional plan loan would be counterproductive to the relief of my or my dependents' financial need;

I have obtained all currently available distribution amounts under this and any other plan of the Employer, including withdrawals from rollover and/ or after tax employee contributions (if applicable and in accordance with the plan document). If there are additional amounts available for withdrawal under this plan other than withdrawals due to financial hardship, I acknowledge that those amounts must be paid to me first.

I acknowledge that no elective contributions may be made by me to this or any other plan of the employer for a period of 6 months. I have reviewed all the information contained in the Attachment to the Hardship Withdrawal Request and believe, in good faith, that I qualify for this hardship withdrawal;

I have included in this submission the requested documentation that evidences my financial need.

I understand that my request for a hardship withdrawal from the Plan may generally not be revoked once processed.

Signature

Date

Return form as indicated on Instruction Page along with other forms and documentation

Important Notice: It is only the Committee, Plan Administrator, or other plan authority as defined under the Plan, which can authorize payment or deny claim for benefits under the Plan. Hartford Retirement Services, LLC ("HRS") in processing the hardship withdrawal requests in accordance with the procedures determined by the Employer, in no way validates, denies, or otherwise makes any determination as to the right of the participant to receive the benefit. If your hardship request is returned to you, you may resubmit it with the requested changes or required documents. You may also contact your Committee, Plan Administrator or other plan authority as defined under the Plan, if you wish to apply directly for a hardship benefit. HRS will process the hardship withdrawal request received from the Committee, Plan Administrator, or other plan authority as defined under the Plan upon receipt of a signed hardship withdrawal request form and a letter of instruction informing us to process the distribution that is signed by an authorized signer of the Employer, notwithstanding the lack of any documents evidencing the hardship.

6. Employer Approval, Authorization & Certification

I hereby approve this withdrawal request and authorize that the withdrawal be paid in the manner described above. I certify that: (1) the address in the Participant Information section above is the Participant's current address – of – record and I authorize HRS to update its records, if necessary, to reflect this address; (2) this distribution is in accordance with the terms of the plan; (3) the Plan Administrator has provided the participant with the Special Tax Notice Regarding Plan Payments that provides a written explanation of the rules permitting direct rollover of eligible rollover distribution amounts to an eligible retirement plan and mandating 20% federal tax withholding on taxable distributions that are not directly rolled over, and has also complied with any other notice requirements that are applicable to this distribution (e.g., notices of annuity form of benefit, spousal consent, voluntary withholding, etc.); and (4) all the distribution amounts that are being directly rolled over are eligible rollover distributions and are being rolled over to an eligible retirement plan that will accept them..

Signature

Date

Print Name

Employer / Location

Employer / Location Code

Important Withdrawal Information

Address Changes

Please note that if your address has been changed less than 30 days ago, the distribution cannot be processed without your Employer's approval.

Hardship Withdrawals and other Plan Withdrawal Options

Your plan allows for other in-service withdrawals (e.g. age 59 ½, after-tax withdrawal, rollover withdrawals, etc.) and loans. These non-hardship withdrawals must be used before a hardship withdrawal can be made. Hardship withdrawals on your pre-tax account are generally limited to your pre-tax contributions only. You may not request a withdrawal amount in excess of the need detailed in your hardship documentation enclosed.

Elective Deferral Suspension

If your hardship request is approved, you will be suspended from making contributions to this plan for a period of six months.

Federal and state Tax Withholding

The withdrawals you receive from the plan are subject to federal income tax withholding unless you elect not to have withholding apply. Withholding will only apply to the portion of your distribution or withdrawal that is included in your income subject to federal income tax. If you elect not to have withholding apply to your withdrawal, or if you do not have enough federal income tax withheld from your withdrawal, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rule if your withholding and estimated tax payments are not sufficient.

The Employer is responsible for determining whether the distribution is subject to tax withholding and for directing HRS regarding the amount or percentage to withhold on this distribution. Note that a voluntary withholding election cannot be made involving accounts for which a name and/or taxpayer identification number (TIN) is incorrect or missing. See IRS Publication 1586 for information about mandatory withholding when a participant's (or beneficiary's) TIN is missing or incorrect.

You may elect not to have withholding apply to your hardship withdrawal or to have a specific percentage withheld. If less than the maximum amount available is requested, your distribution will be increased by the applicable tax withholding unless you elect not to have the distribution "grossed up" by the amount of the withholding tax. If you are a resident of Arkansas, California, Delaware, Iowa, Kansas, Maine, Maryland, Massachusetts, Mississippi, Nebraska, North Carolina, Oklahoma, Oregon, Vermont, and Virginia, state taxes will automatically be withheld if federal taxes are withheld. This list is subject to change based on changing state tax withholding requirements.

Payment Policies

All withdrawals will be made payable to the participant and will be mailed to the Participant's address we have on file, or to the address indicated by the Plan Sponsor. Your withdrawal amount will be prorated across all available funds and contribution types available for hardship withdrawal unless you request otherwise. You may request the withdrawal to be made from specific funds or if permitted by the plan, contribution types by attaching specific instructions, in writing, to this withdrawal form.

Acknowledgement

The IRS requires that you receive a written Special Tax Notice Regarding Plan Payments prior to receiving such payment. Please read it carefully to understand the rollover rules and the special tax treatment regarding the mandatory income tax withholding rules on lump sum and installment distributions not directly rolled over to another qualified retirement plan or IRA that accepts rollover distributions. You should receive this notice between 180 and 30 days before the time for your distribution. You are entitled to have at least 30 days to consider your distribution option. However, you may affirmatively elect to waive the 30-day period and request a distribution or direct rollover as soon as possible by completing and signing this form.

Dependent

The definition of "dependent" is important in the application of the "deemed hardship" withdrawal standards that pertain to 401(k) plans under regulations. A dependent must either be a "qualifying child" or "qualifying relative" for whom over half of his support was furnished by the participant for the calendar year for which the hardship withdrawals is claimed. Please note, however, the special adjustment to this new definition for dependent for hardship withdrawal purposes contained in the following explanation:

Qualifying Child

A qualifying child is a child or descendant of a child of the taxpayer. The term also includes a brother, sister, stepbrother, or stepsister of the taxpayer or any descendant of such relative. The child must have the same "principal place of abode" as the taxpayer for more than half of the year. The child must not have attained age 19 as of the close of the calendar year assuming the tax year of the taxpayer is the calendar year. However, if the child is a student, the child must not have attained the age of 24 by the close of the calendar year. These age requirements do not apply to a permanently and totally disabled child. Finally, in order to be a qualifying child, the child must not have provided over ½ of his own support for the calendar year (scholarships are not included in that determination). There are special rules that come into play when there are two or more individuals who claim a qualifying child. A child is a son, daughter, stepson, stepdaughter, adopted child or eligible foster child of the taxpayer. A student, generally, is an individual who during each of 5 calendar months during the taxable year is a full time student.

Qualifying Relative

A qualifying relative is a child (or descendant of a child) of the taxpayer, a brother, sister, stepbrother, stepsister, father, mother, or the ancestor of a father or mother of the taxpayer. A qualifying relative also includes a stepfather, stepmother, a son or daughter of a brother or sister of the taxpayer, a brother or sister of the father or mother of the taxpayer, or a son-in-law, daughter-in-law, father-in-law, mother-in-law, brother-in-law, or sister-in-law of the taxpayer. The term qualifying relative also includes an individual who during the taxable year "has the same principal place of abode as the taxpayer and is a member of the taxpayer's household". The qualifying relative must have gross income for the taxable year that is less than the exemption amount under IRC Section 151(d) (originally, \$2000 as adjusted for inflation and subject to phase-out). The participant must provide over ½ of the relative's support for the calendar year. The qualifying relative must not be a qualifying child of any taxpayer. This restriction on the definition of the dependent does not apply to hardship withdrawals for medical expenses, tuition and education fees, or burial and funeral expenses. A dependent generally cannot himself have any dependents. Individuals who are married and filing jointly generally cannot be treated as dependents. Individuals who are not United States citizens or nationals cannot generally qualify as dependents unless they are residents of the United States or a contiguous country. An individual cannot be treated as a member of the taxpayer's household if the relationship between the individual and the taxpayer is "in violation of local law". This restriction on the definition of dependent does not apply to hardships for medical expenses or tuition and related fees. There are special rules for multiple support agreements, adjustments to handicapped dependent's income, and more specific guidance for divorced or legally separated parents and custodial and non-custodial parents. Please see your tax advisor for further details.

ATTACHMENT TO THE HARDSHIP WITHDRAWAL REQUEST

Medical Expenses

Expenses for (or necessary to obtain) medical care that would be deductible under section 213(d) (determined without regard to whether the expenses exceed 7.5% of adjusted gross income)

The participant qualifies for a hardship withdrawal for this reason when he has obtained medical care for himself and must pay for the qualifying expenses for medical care for himself. Expenses paid by insurance or for which the participant is otherwise reimbursed do not qualify the participant for a hardship withdrawal. Alternatively, a participant may qualify for a hardship withdrawal if he will pay for qualifying medical care expenses for one of his dependents or his primary beneficiary. For these purposes, a dependent includes his spouse and children or anyone else for whom the participant provides over one – half of his or her support and for whom are met the other requirements under the definition for dependents described in the attached definition of DEPENDENT. Please refer to this information if you believe you qualify for a hardship withdrawal due to your relationship with a dependent and their medical expenses.

"Medical care" for this purpose includes amounts paid:

1. for the diagnosis, cure, mitigation, treatment, or prevention of disease or for transportation primarily for and essential to such medical care
2. for qualified long – term care services, including necessary diagnostic, preventive, therapeutic, curing, treating, mitigating, and rehabilitative services as well as maintenance or personal care services which
 - are required by a chronically ill individual and
 - are provided pursuant to a plan of care prescribed by a licensed health care practitioner

The term "chronically ill individual" is further defined in IRC Section 7702B(b)(2) but generally refers to an individual who is unable to perform fundamental activities of daily living or has severe cognitive impairment

3. for insurance (premiums) covering care described in the above two paragraphs
4. for lodging away from home primarily for and essential to medical care described in '1' above
5. for prescribed drugs that require a prescription of a physician

"Medical care" does not include cosmetic surgery or similar procedures unless it is necessary to ameliorate a deformity related to a congenital abnormality, a personal injury resulting from an accident or trauma, or a disfiguring disease.

Please check the documentation that you have enclosed and be sure to indicate the total amount requested. In the event that the amount requested is more than the amount available in your account for withdrawal, the withdrawal will be limited to the amount available in your account. Please note that when there is a submission of more than one bill, you must circle the subtotals from each and provide a summation of the total amount requested.

Medical Expenses Qualified Documentation *(Check all that apply and enclose with Hardship Withdrawal Request Form and documentation)*

- Medical Expenses: Copy of the medical bill or insurance claim (including Copy of Explanation of Benefits Form from your insurance carrier) listing the medical expenses and totals on letterhead of the medical or insurance provider showing the participant or the dependent as the patient or the insured. Bill must not be older than 1 year. Itemized insurance and medical bills must show the insured and uninsured portion of the expenses. If Doctor, hospital, or other health care bills are not covered, then participant must certify below that these bills are unreimbursed.
- Long – Term Care Services: Copy of the service bill or insurance claim listing the services and dollar amounts of expenses on letterhead of the services provider or insurance provider showing the participant or the dependent as the patient or insured. Bill must not be older than 1 year.
- Insurance Premiums for Medical Expenses or Long – Term Care Services: Copy of insurer's bill for premiums on letterhead showing the participant or dependent as the patient or insured. These premiums must not be reimbursed by any Employer. Bill must not be older than 1 year.
- Lodging expenses: Copy of bill from provider on letterhead showing the participant or dependent as customer with accompanying medical expense bill indicating the dates of service. Bill must not be older than 1 year.
- Prescription drugs: Copy of receipt from provider that indicates the name of the drug prescription and the dollar amount charged and paid, as well as the name of the participant or dependent. Receipt must not be older than 90 days.

Total Amount Requested: \$ _____

I am requesting this amount due to my:

- Own medical expenses
- Spouse's medical expenses
- Child's medical expenses
- Primary Beneficiary's medical expenses
- Dependent's medical expenses (enter name and relationship)

Dependent Name

Relationship

I certify that the expenses for which I am requesting a hardship withdrawal have not and will not be reimbursed through insurance or otherwise

Signature

Date

ATTACHMENT TO THE HARDSHIP WITHDRAWAL REQUEST

Purchase of a Principal Residence

Expenses directly related to the purchase of a principal residence for the employee (excluding mortgage payments)

The participant can only qualify for a hardship withdrawal for this reason when he is purchasing a dwelling that will be his principal residence. This means that he expects to move into the residence within a fairly short period of time after purchasing it.

Please check the documentation that you have enclosed and be sure to indicate the total amount requested. In the event that the amount requested is less than the amount available in your account, the withdrawal will be limited to the amount available in your account.

Purchase of a Principal Residence Documentation *(Check all that apply and enclose with Hardship Withdrawal Request Form and documentation)*

- Copy of the Purchase and Sales Agreement: Must specify the dollar amount of purchase and the name of the participant as purchaser. Signature Date must be within last 90 days. This must be fully executed (signed by purchaser and seller).
- Copy of the Buyer and Seller Contract: Must specify the dollar amount of purchase and the participant as buyer. Signature Date must be within the last 90 days. This must be fully executed (signed by purchaser and seller).
- Copy of Mortgage Commitment Letter: Must specify the dollar amount of purchase and the participant as buyer. Signature Date must be within the last 90 days.

Total Amount Requested: \$ _____

I certify that the expenses for which I am requesting a hardship withdrawal are for purposes of purchasing my principal residence.

Signature

Date

ATTACHMENT TO THE HARDSHIP WITHDRAWAL REQUEST

Payment of Tuition & Related Fees

Payment of tuition, related educational fees, and room and board expenses, for up to the next 12 months of post – secondary education for the employee, or the employee’s spouse, children, or dependents

The participant can only qualify for a hardship withdrawal for this reason when he, his spouse, his children, his primary beneficiary, or his dependents have a bona fide expense related to the payment of tuition, related educational fees, and room and board expenses, for up to the next 12 months of post – secondary education. See the discussion of ‘dependent’ in the earlier section of this form packet.

Post – secondary education generally refers to education that commences after the completion of high school. Expenses that would qualify for a hardship withdrawal would include tuition, fees charged for the use of technological or other facilities required for the post – secondary program (such as computer fees or gym facility fees), dormitory expenses and expenses of a room or apartment close to the educational facility, and meals while attending the educational program. Loan repayments of student loans are not educational expenses for this purpose.

Please check the documentation that you have enclosed and be sure to indicate the total amount requested. In the event that the amount requested is less than the amount available in your account, the withdrawal will be limited to the amount available in your account. Please note that when there is a submission of more than one bill, you must circle the subtotals from each and provide a summation of the total amount requested.

Payment of Tuition & Related Fees Documentation *(Check all that apply and enclose with Hardship Withdrawal Request Form and documentation)*

- Copy of the tuition bill (or estimate of tuition bill that is signed by the educational institution) that appears on letterhead paper containing the name of the educational institution and the name of the participant or dependent. Must specify the amount due and must refer to a future period ending not more than one year later than the date of submission.
- Copy of the bill for dormitory fees or housing fees (or estimate of dormitory fees that is signed by the educational institution) that appears on letterhead paper containing the name of the dormitory or housing provider and the name of the participant or dependent. A copy of a lease indicating rent and signed by participant or student may be substituted. The bill must specify the amount due and must refer to a future period ending not more than one year later than the date of submission.
- Copy of the bill for board (meals) expenses (or estimate of boarding expenses that is signed by the owner or manager of the boarding establishment) that appear on letterhead paper containing the name of the establishment providing the board and meals and the name of the participant or dependent. Must specify the amount due and must refer to a future period ending not more than one year later than the date of submission.

NOTE: Only estimates must be signed by the educational institution (or owner or manager of the room and board establishment)

Total Amount Requested: \$ _____

I am requesting this amount due to my:

- Own educational expenses
- Spouse’s educational expenses
- Child’s educational expenses
- Primary Beneficiary’s educational expenses
- Dependent’s educational expenses (enter name and relationship)

Dependent Name

Relationship

Signature

Date

ATTACHMENT TO THE HARDSHIP WITHDRAWAL REQUEST

Payments to Prevent Eviction or Foreclosure

Expenses necessary to prevent the eviction of the employee from the employee's principal residence or foreclosure on the mortgage of that residence

The participant can only qualify for a hardship withdrawal for this reason if he must pay some dollar amount by some certain date in order to prevent foreclosure or avoid eviction.

Please check the documentation that you have enclosed and be sure to indicate the total amount requested. In the event that the amount requested is less than the amount available in your account, the withdrawal will be limited to the amount available in your account. Please note that when there is a submission of more than one bill, you must circle the subtotals from each and provide a summation of the total amount requested.

Payments to Prevent Eviction or Foreclosure Documentation *(Check all that apply and enclose with Hardship Withdrawal Request Form and documentation)*

- Copy of the eviction notice printed on letterhead of owner of the unit or a real estate or condominium management company that names the participant. Date of the notice must be within the last 90 days. Must specify the amount due and indicate that eviction proceedings will follow if the amount is not paid by a due date.
- Copy of the foreclosure notice printed on letterhead of bank or court naming the participant in a foreclosure proceeding or judgment. Must specify the amount due. Date of the notice must be within last 90 days.
- Copy of a notice naming the participant as obligee or debtor issued by a bank or mortgage company that describes that there will be an acceleration of the mortgage note if the delinquency remains unpaid, dated no earlier than 90 days before withdrawal date. Must specify the amount due.

Total Amount Requested: \$ _____

Signature

Date

ATTACHMENT TO THE HARDSHIP WITHDRAWAL REQUEST

Payment for Burial or Funeral Expenses

Payments for burial or funeral expenses for the employee's deceased parent, spouse, children, primary beneficiary, or dependents

The participant can only qualify for a hardship withdrawal for this reason due to the death of the participant's parent, spouse, primary beneficiary, children, or dependents. See the discussion of 'dependent' in an earlier section of this forms packet.

Please check the documentation that you have enclosed and be sure to indicate the total amount requested. In the event that the amount requested is more than the amount available for withdrawal in your account, the withdrawal will be limited to the amount available in your account. Please note that when there is a submission of more than one bill, you must circle the subtotals from each and provide a summation of the total amount requested.

Payment for Burial or Funeral Expenses Documentation *(Check all that apply and enclose with Hardship Withdrawal Request Form and documentation)*

- Copy of the burial or funeral expenses printed on letterhead paper of funeral home or cemetery management company, church, or synagogue or other service provider naming the parent, child, spouse, primary beneficiary, or dependent. The bill must specify the dollar amount due or estimate of the cost of burial or funeral.

Total Amount Requested: \$ _____

I am requesting this amount due to my:

- Parent's death
- Spouse's death
- Child's death
- Primary Beneficiary's death
- Dependent's death (enter name and relationship)

Dependent Name

Relationship

I certify that the expenses for which I am requesting a hardship withdrawal are for purposes of burial or funeral expenses for deceased parent, spouse, primary beneficiary, child or dependent.

Signature

Date

ATTACHMENT TO THE HARDSHIP WITHDRAWAL REQUEST

Expenses for the Repair of Damage to the Employee's Principal Residence that Qualifies for a Casualty Deduction

Expenses for the repair of damage to the employee's principal residence that would qualify for the casualty deduction under section 165 (determined without regard to whether the loss exceeds 10% of adjusted gross income)

The participant can only qualify for a hardship withdrawal for this reason when there is a casualty loss to his principal residence that arose from fire, storm, shipwreck, or some other casualty, or from theft. Only the portion of the expense that is not covered by insurance is eligible for this purpose.

The amount of loss is based upon the lesser of the difference between the market value of the property before and after the casualty occurrence or the loss in the basis of the property.

Because of the difficulties of ascertaining the timing of the casualty loss and the dollar amount of the loss, your claim can only be processed through this procedure using the specified documents, and you are strongly urged to discuss with your own tax, accounting or legal advisors the proper measurement of the amount of the casualty deduction loss and the taxable year for which it qualifies as a casualty loss.

Please check the documentation that you have enclosed and be sure to indicate the total amount requested. In the event that the amount requested is more than the amount available in your account for withdrawal, the withdrawal will be limited to the amount available in your account. Please note that when there is a submission of more than one bill, you must circle the subtotals from each and provide a summation of the total amount requested.

Documentation *(Check all that apply and enclose with Hardship Withdrawal Request Form and documentation)*

- Copy of repair of damage estimates or expenses furnished by insurance company. Please note that the costs for performing the work to bring the damaged item(s) to its pre – damaged condition may not reflect the amount of loss that can be claimed as a casualty deduction, and the hardship withdrawal amount cannot include any amounts reimbursed to you from insurance coverage or otherwise.
- Copy of an insurance company denial of claim (due to noncoverage), but indicating the dollar amount of damage or with an estimate of the amount of damage and an accompanying photograph of the damaged property.

Total Amount Requested: \$ _____

I am requesting this amount because of damages that were caused to my principal residence due to:

- Fire
- Storm
- Shipwreck
- Other Casualty*
- Theft*

*Describe casualty or theft: _____

I certify that the expenses for which I am requesting a hardship withdrawal have not and will not be reimbursed through insurance or otherwise.

Signature _____ **Date**