



EVIDENCE REQUIRED FOR HARDSHIP WITHDRAWALS

To satisfy government requirements, you must attach to your hardship application evidence to support the amount and type of hardship you indicate in Section 2 of your application. If the evidence you attach does not support the type or amount of your withdrawal request, your withdrawal may not be processed, or the amount may be reduced.

Examples of acceptable evidence include, but are not limited to:

- **Medical/ Dental Expenses**

Medical and dental bills for yourself, your spouse, or your dependents that are not paid by any insurance. Bills submitted must be dated within 90 days of your hardship application submission.

- **Purchase of your Principal Residence**

Purchase agreement or escrow documents. Documents must reflect any deposit and/or down payment amounts required for the purchase and must also include the estimated closing date.

- **Educational Expenses**

Bills for tuition, educational fees, room and board for yourself, your spouse, or your dependents for post-secondary education for no more than the next twelve months. Student loan repayment is not an eligible expense. The educational program must require a high school diploma or equivalent in order to qualify as “post-secondary” education eligible for hardship treatment.

- **Eviction or Foreclosure from Principal Residence**

Notice of eviction from, or foreclosure on the mortgage of, your principal residence. Handwritten eviction notices will require additional backup documentation, such as a copy of the lease agreement, proof of prior payments, and/or utility bills, etc. Please note: If the address on your supporting documents differs from your address on file with the Fund Office, additional information may be required.

- **Expenses for Repairing Damage to Principal Residence**

Appraisal/estimate reports, including insurance documents; invoices and receipts for work performed (that are qualified for deduction under Internal Revenue Code § 165 without regard to whether loss exceeds 10% of Adjusted Gross Income). Damages must have occurred no more than 180 days before the date you submit your hardship application. Note, a copy of the homeowner’s insurance claim and outcome must be provided. If a claim was not filed with the homeowner’s insurance, proof of a clear mortgage title and an estimate from two licensed contractors must be provided.

- **Burial or Funeral Expenses**

Bills/receipts and supporting documents or statements for your deceased parent, spouse, child, dependent, or named beneficiary. Please ensure all supporting documentation identifies you as the responsible party; otherwise, further proof of payment or liability may be required for consideration. Additional information, such as a birth certificate, may be required to prove the participant’s relationship to the decedent. Invoices must be dated within 90 days of your hardship application submission.

- **Loss incurred (including loss of income) due to a disaster declared by FEMA.**

Written documentation from the union and/or employer of the participant’s employment status; copy of a filed unemployment insurance application or verification that the participant has begun receiving unemployment insurance benefits in connection with a loss of income; evidence of the expense in connection with other losses. The Fund Office may request additional documentation to support the participant’s claim.

NOTE: You are encouraged to consult with a tax advisor before taking any distributions.