
401(k) RETIREMENT PLAN

NOTICE OF HARDSHIP WITHDRAWAL

The above-referenced plan provides that amounts that have been contributed on your behalf *as salary reductions* may be withdrawn if you have an immediate and heavy financial need.

An immediate and heavy financial need can arise for one of the following reasons:

1. unreimbursed medical expenses which you, your spouse or dependents incur. These must be expenses described in Section 213 of the Internal Revenue Code;
2. to purchase your principal residence;
3. to pay tuition, related educational fees, and room and board expenses for the next 12 months of post-secondary education for you, your spouse, children or dependents;
4. to prevent your eviction from your principal residence or the foreclosure on your principal residence;
5. funeral expenses of parents, spouse, children or dependents; or
6. repairs to your principal residence that would qualify for the casualty loss deduction on your individual tax return (Code 165, without regard to whether the loss exceeds 10% of your adjusted gross income for the year).

Also, in order to qualify for a withdrawal, you must have no other resources or savings to take care of the immediate and heavy financial need. Under special rules permitted by the IRS you will be considered not to have sufficient resources to meet the immediate and heavy financial need, but only if:

1. the hardship distribution we make to you is not in excess of the immediate and heavy financial need;
2. you have already obtained all distributions (other than a hardship distribution) and non-taxable loans available from any plan we maintain; and
3. you agree not to make salary reduction contributions for a 6-month period after you receive the hardship distribution

If you wish to apply for a hardship distribution, you should fill out an application that the Administrator will provide. Return the application to the Administrator.

PARTICIPANT NAME – PLEASE PRINT	PLAN REPRESENTATIVE SIGNATURE	DATE
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