

NOTICE OF HARDSHIP WITHDRAWALS

Your Retirement Plan provides that the amounts that have been contributed on your behalf as salary reductions may be withdrawn if you have an immediate and heavy financial need.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. medical expenses which you, your spouse or dependents incur or necessary for you, your spouse or dependents to obtain medical care. 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 twelve (12) months of post-secondary education for you, your spouse, children or dependent;
4. to prevent your eviction from your principal residence or the foreclosure on your principal residence;
5. funeral expenses of parent, spouse, children or dependents; or
6. certain expenses relating to the repair of damage to your principal residence that would qualify for the casualty deduction, such as those resulting from hurricane or flood damage.

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 (unless loan would be counterproductive) from any plan we maintain;
- ③ you agree not to make salary reduction contributions for a six month period after you receive the hardship distribution; and

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.