

Attached is the hardship form.

The participant will need to enclose a copy of the hardship proof when they submit their form. There is a link at bottom for the participant if they want the IRS specific guidelines.

Once the administrator has the documentation and the form, they will go ahead and process your request.

An outline of the various circumstances below that qualify for a hardship distribution.

- (1) You need the distribution to pay unpaid medical expenses for yourself, your spouse or any dependent.
- (2) You need the distribution to pay for the purchase of your principal residence. You must use the hardship distribution for the purchase of your principal residence. You may not receive a hardship distribution solely to make mortgage payments.
- (3) You need the distribution to pay tuition and related educational fees (including room and board) for the post-secondary education of yourself, your spouse, your children, or other dependent. You may take a hardship distribution to cover up to 12 months of tuition and related fees.
- (4) You need the distribution to prevent your eviction or to prevent foreclosure on your mortgage. The eviction or foreclosure must be related to your principal residence.
- (5) You need the distribution to pay funeral or burial expenses for your deceased parent, spouse, child or dependent.
- (6) You need the distribution to pay expenses to repair damage to your principal residence (provided the expenses would qualify for a casualty loss deduction on your tax return, without regard to 10% adjusted gross income limit).
- (7) You need the distribution to pay expenses and losses (including loss of income) incurred due to federally-declared disaster. Your principal residence or principal place of employment at the time of the disaster must be located in the federally-declared disaster area. See the Plan Administrator for more information on whether you qualify for a Hardship distribution under this event.

<https://www.irs.gov/retirement-plans/plan-participant-employee/retirement-topics-hardship-distributions>