

EXPLANATION OF HARDSHIP WITHDRAWAL

Note: Salary deferrals and amounts contributed on your behalf may be withdrawn if you do not have the resources or savings to take care of an immediate and heavy financial need. For this purpose, the resources of your spouse or minor children will generally be considered to be available to you.

The available hardship amount is generally limited to your total 401(k) deferrals (without earnings), plus the balance of any accounts that are 100% vested. If the available hardship amount is less than the amount you have requested, you will only receive the lesser amount. Please contact us if you need assistance determining the available amount.

By applying for a hardship withdrawal I certify that the hardship withdrawal is for one or more of the following reasons:

- ◆ Medical expenses (described in Internal Revenue Code §213) incurred by my spouse, dependents or me.
- ◆ Funeral expenses of a family member.
- ◆ Purchasing my principal residence.
- ◆ Paying tuition for the next semester or quarter of post-secondary education for, my spouse, dependents or me.
- ◆ Preventing foreclosure on my principal residence or eviction from my principal residence.

Furthermore, by applying for a hardship withdrawal, I certify to the following:

My need cannot be met by any of the following alternatives:

- ◆ Reimbursement or compensation by insurance or otherwise,
- ◆ Selling assets, but only if doing so would not itself create an immediate and heavy financial need,
- ◆ Stopping your elective contributions to the Plan,
- ◆ Borrowing money from a bank or other commercial lender on reasonable terms,
- ◆ Taking a distribution or loan from any qualified retirement plan.

I have previously obtained all distributions and non-taxable loans available under all retirement plans maintained by the Employer.

I will not be able to make elective deferral and voluntary contributions for 6 months after I receive a hardship distribution.

I agree to provide any additional information the Administrator may require. I understand that this withdrawal may be subject to a \$110 processing fee, a 10% federal excise tax, and applicable federal and state income taxes.