

Contract No.: 63134-1-1

**PLUMBERS & PIPEFITTERS LOCAL 9 SURETY FUND  
C/O I.E. SHAFFER & CO.  
830 BEAR TAVERN RD 2<sup>ND</sup> FLOOR  
PO BOX 1028  
TRENTON NJ 08628-0230**

**PHONE (800)792-3666 FAX (609) 883-7580  
Application for Financial Hardship Distribution  
(Please Print or Type)**

Name of Applicant \_\_\_\_\_ Social Security # \_\_\_\_\_

Street Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_ Telephone #( ) \_\_\_\_\_

Date Last Employed \_\_\_\_/\_\_\_\_/\_\_\_\_ Last Employer \_\_\_\_\_

Marital Status (Circle One):    Single       Married       Divorced       Widow(er)

Name of Spouse \_\_\_\_\_

Spouse's Social Security # \_\_\_\_\_ Spouse's Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_

**Interested in receiving text message updates on your request?**

If so, then check the box below to begin the process to subscribe to the "MMDIST" automated text messaging service, and provide us with your mobile phone number.

You will receive an initial text message from MassMutual, respond YES to "opt-in" and receive recurring SMS alerts from our automated text messaging service for this transaction. Standard message and data rates may apply. You may cancel this optional subscription at any time. Review our Terms of Use at <https://www.massmutual.com/tc> , and our Privacy Policy at <https://www.massmutual.com/privacy-policy> .

Send me text message updates on my request. Mobile #: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

**Amount Requested**

I hereby apply for a financial hardship distribution in the amount of (choose 1):

Gross Amount: Withdraw \$\_\_\_\_\_ from my account balance. I understand that any income tax withholding, if elected below, will be deducted from this amount.

Net Amount: Withdraw \$\_\_\_\_\_ from my account balance. In addition, withdraw any income tax withholding, if elected below.

**Financial Hardship (Check One)**

\_\_\_\_\_ **Medical Expenses**

Expenses of at least \$1,000 for sickness or injury for myself, my spouse, dependent child, parent or grandchild which have not been reimbursed by benefits payable under the Plumbers & Pipefitters Local 9 Welfare Fund or any other program of insurance. (**Attach proof of expenses such as receipted bills from physician, hospital or pharmacist.**)

\_\_\_\_\_ **Legal Expenses**

Legal fees and expenses of \$1,000 or more incurred by myself, my spouse or dependent children in the defense or prosecution of civil or criminal litigation. (**Attach proof of expenses such as bills from attorney.**)

\_\_\_\_\_ **Purchase of Principal Residence**

Purchase of a home, cooperative or condominium apartment for my principal residence and for which I have incurred downpayment, contract and title expenses. (**Attach copy of contract and proof of expenses .**)

\_\_\_\_\_ **Educational Expenses**

Expenses incurred by me with respect to the payment of tuition and/or room and board to maintain myself, my spouse or a dependent child at an educational institution beyond the high school or a school/institution for physically or mentally handicapped or emotionally disturbed children. (**Attach letter of acceptance and bills from school.**)

Name and Address of Educational Institution \_\_\_\_\_

\_\_\_\_\_

Full Name of Student \_\_\_\_\_

Age \_\_\_\_\_ Relationship \_\_\_\_\_

\_\_\_\_\_ **Funeral Expenses**

Funeral expenses incurred by me due to the death of my spouse, child or parent. (**Attach copy of death certificate and itemized funeral bill.**)

\_\_\_\_\_ **Disability Expenses**

I have been disabled for at least 26 weeks and am physically unable to as a result of bodily injury or illness to engage in gainful employment. (**Attach medical proof of disability and duration of disability satisfactory to the Trustees of the Surety Fund.**)

\_\_\_\_\_ **Foreclosure or Eviction**

I am delinquent in the making of mortgage payments or rental payments on my principal residence, as a result of which there is an immediate threat that the mortgage will be foreclosed or I will be evicted. (**Attach copy of notice of foreclosure or eviction from mortgage company or landlord indicating amount due.**)

\_\_\_\_\_ **Unemployment**

I have been involuntarily unemployed and have exhausted all available state unemployment benefits. I have remained ready, willing and available for employment under the Collective Bargaining Agreement of the Union. **(Attach statement from Unemployment.)**

\_\_\_\_\_ **Federal and State Income Taxes**

To cover Federal and State Income Taxes due from the Participant that are in excess of employer withholding as reflected on the Participant's Form W-2. **(Attach copy of your current tax return.)**

\_\_\_\_\_ **Bankruptcy**

For payments to avoid the filing of a bankruptcy petition or assignment for benefit of creditors or receivership under State law. **(Contact Fund Office for required documentation).**

**Income Tax Withholding**

The benefits you receive under the Plan will be subject to Federal Income Tax. However, this payment is not eligible for rollover and is therefore not subject to mandatory withholding.

Depending upon individual circumstances, however, it may be advisable for you to request withholding so as not to owe taxes at year-end.

Please note that withholding is a method of paying taxes and does not increase or decrease your taxable income, or the total amount of taxes that you pay. Also, participants who receive a distribution prior to age 59 1/2 should be aware that they may be subject to an additional 10% penalty tax.

**Federal Income Tax**

- A. \_\_\_\_\_ I do not want Federal Income Tax withheld from my payment
- B. \_\_\_\_\_ I elect to have \_\_\_\_\_% withheld from my payment
- C. \_\_\_\_\_ I elect to have \_\_\_\_\_% withheld from my payment and an additional amount of \$ \_\_\_\_\_.

**State Income Tax**

**You may skip this Section if you reside in a state with no income tax or withholding requirement on retirement income.**

The taxable portion of your payment may be subject to state income tax withholding requirements. While MassMutual will withhold based on your state's income tax rules and your election, if applicable, you are responsible for ensuring you satisfy your individual state income tax liability. If you make an election that is not in compliance with your state's income tax withholding rules, then MassMutual will default to your state's income tax withholding requirements.

State Income Tax Withholding rules are subject to change at any time. For current state specific tax information pertaining to your resident state, you should contact your tax advisor or your state income tax

department. Also note, state tax rules may apply differently depending on your type of distribution (i.e., lump sum, periodic, non-periodic, etc.). In addition, some states allow for an exclusion from income distributions from certain retirement plans - to confirm whether you may qualify to exclude all or a portion of your distribution from income for state taxation purposes, you should consult your plan sponsor or state income tax department.

If your state's income taxes are determined based on wage tables, MassMutual is unable to calculate a net amount, you will need to ensure that you have grossed up accordingly. Your request may be delayed if a net amount is requested.

If you do not see your state listed below, it is a result of your state not permitting state income tax withholding.

Any tax information included in this written or electronic communication was not intended or written to be used, and it cannot be used by the taxpayer, for the purpose of avoiding any penalties that may be imposed on the taxpayer by any governmental taxing authority or agency.

**Your state income tax withholding options are:**

<p>AR, DE, IA, KS, MD, MA, NC, NE, OK, VT, VA</p>	<p>These states require mandatory state income tax withholding on taxable distributions. MassMutual is required to withhold state income taxes based on state law. You may not elect out of state income tax withholding.</p> <p>Requests for Required Minimum Distributions (RMDs) and installment payment programs over a period of 10 years or more are not eligible to be rolled over. If you choose to opt out of federal income tax withholding, MassMutual will automatically opt you out of state income tax withholding. If you did not opt out of federal income tax withholding, then MassMutual will withhold based on state law.</p> <p><input type="checkbox"/> I elect to withhold an amount of \$_____ (whole dollar amount) or ____%</p>
<p>CA, ME, OR, DC</p>	<p>These states require mandatory state income tax withholding. MassMutual is required to withhold state income taxes based on state law unless you elect out of withholding. <input type="checkbox"/> I elect no state income tax withholding.</p> <p>Note: The District of Columbia only requires mandatory withholding on a “lump sum” distribution that brings your account balance to zero. If you are requesting a “lump sum” distribution, then you may not opt out of withholding.</p>
<p>AL, AZ, CO, ID, IL, IN, KY, LA, MO, MS, MT, NJ, NM, NY, ND, OH, PA, RI, WV, WI</p>	<p>These states permit voluntary state income tax withholding. You may voluntarily elect state income tax withholding by providing a dollar amount or percentage below. If no election is made for these voluntary states identified, then MassMutual will not apply any withholding.</p> <p><input type="checkbox"/> I voluntarily elect to withhold an amount of \$_____ (whole dollar) or _____%.</p> <p>Note:</p> <p><b>IL</b> only permits voluntary state income tax withholding on periodic payments. Lump sum distributions do not allow for state income tax withholding. If a tax election is requested on a lump sum distribution, MassMutual will not apply any withholding.</p> <p><b>AZ</b> only permits voluntary state income tax withholding on periodic payments where you may only elect one of the following percentages 0.8%, 1.3%, 1.8%, 2.7%, 3.6%, 4.2%, 5.1%. If any other percentage or dollar amount is requested above, MassMutual will not withhold. If a tax election is requested on a lump sum distribution, MassMutual will not apply any withholding. If additional amount is requested for periodic payments, please complete section below.</p>

GA, MN, SC, UT	<p>These states permit voluntary state income tax withholding. You may voluntarily elect state income tax withholding by selecting the box below. If no election is made for these voluntary states identified, then MassMutual will not apply any withholding. Please note only Gross Distribution requests are permitted when applying state income tax withholding.</p> <p><input type="checkbox"/> Withhold based on my state's tax table formula, if applicable (MassMutual will apply the default tax allowance.)</p>
CT, MI	<p>These states require mandatory state income tax withholding. MassMutual is required to withhold state income taxes based on state law unless you provide an alternate dollar amount or percentage withholding instruction below, along with completing your state specific W-4P withholding certificate and submitting it with this form. If a W-4P is not provided, MassMutual will default to your state's mandatory max withholding amount.</p> <p><input type="checkbox"/> I elect to withhold an amount of \$ _____ (whole dollar amount) or ____%</p>
Additional State Income Tax Withholding	<p>I elect to have an additional ____% or \$ _____ (whole dollar amount) if state income tax withheld from my payments.</p>

**Signature**

I understand and agree to the following:

- A. I will furnish to the Board of Trustees any information or proof requested by it and reasonably required to administer the Plan.
- B. I understand that the falsity of any statement material to this application, or the furnishing of fraudulent information or proof required, shall be sufficient reason for the denial of benefits.
- C. Code Section 402(f) (revised) requires that certain basic tax rules be provided in writing to participants no more than 90 days and no less than 30 days prior to the date of distribution. I certify that I have read the "Special Tax Notice Regarding Plan Payments" attached to this application for benefits.

\_\_\_\_\_  
(Signature of Applicant)

As the lawful spouse of the Applicant, I hereby agree to waive my right to a qualified joint and survivor annuity or a qualified pre-retirement survivor annuity and consent to the financial hardship distribution.

\_\_\_\_\_  
(Signature of Applicant's Spouse)

NOTARY

State of \_\_\_\_\_ )

County of \_\_\_\_\_ )

My Commission expires: \_\_\_\_\_

Subscribed and Sworn to before me, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_.

(Notary Public)

Notarization of spousal consent can be signed off by a Notary Public. A Notary Seal is not required when a participant resides in one of the following states: CT, KY, LA, ME, MI, NJ, NY, RI, VT

NOTARY SEAL (if required):

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**FUND OFFICE AUTHORIZATION** (*Fund Office Use Only*)

\_\_\_\_\_  
Signature of Authorized Plan Representative

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Date MM-DD-YYYY)

**Please return completed form to:** Plumbers & Pipefitters Local 9 Surety Fund, C/O I.E. Shaffer & Co., 830 Bear Tavern Road 2<sup>nd</sup> Floor, PO Box 1028, Trenton, NJ 08628-0230.

