



**HARDSHIP REQUEST CERTIFICATION  
and  
ACKNOWLEDGEMENT OF RECEIPT OF NOTICES**

Plan Name: \_\_\_\_\_

Participant Name: \_\_\_\_\_ SSN: \_\_\_\_\_

I, the undersigned, have made a request to take a Hardship Distribution from my retirement account in the above-named plan. Together with that request I have provided documentary evidence of the necessity of the distribution, or will provide said evidence if called upon to do so. I agree to preserve the documentation and make it available at any time, upon request, to my employer or plan administrator.

I understand and recognize that the requested Hardship Distribution is taxable, and that additional taxes could apply.

I certify that all the documentation and information provided in conjunction with my Hardship Distribution request, now, formerly, or to come, has been and shall be true and correct, and indemnify and hold harmless The Haslauer Group, Inc., against any damages arising out of the falsity of said documentation and information.

If my request is made to satisfy the immediate and heavy need of my legal dependent as applicable, I certify that the party is my legal dependent as defined under IRC 152.

I certify that I have exhausted all other distribution options under the plan.

I certify that I have insufficient cash or other liquid assets reasonably available to satisfy the expressed need.

I acknowledge receipt of the Hardship Distribution Notifications form.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date



## **HARDSHIP DISTRIBUTION NOTIFICATIONS**

As a requestor of a Hardship Distribution, you must be made aware of the following information:

- **Hardship Distributions are taxable and additional taxes may apply.** The taxable amount, including earnings applicable to after-tax contributions, will be subject to 10% withholding unless otherwise indicated on your distribution request form. If you elect not to have withholding apply, or if you do not have enough federal income tax withheld from your payment, you may be responsible for the payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient.
- **The amount of the distribution cannot exceed the immediate and heavy financial need.** The amount of the request must not be in excess of the amount required to satisfy the need, but may include federal, state, or local taxes and penalties.
- **Participants must exhaust all available resources to obtain monies, within reason, including a loan from the plan (if applicable & required by the plan).**
- **Hardship distributions may be limited in the sources from which the distribution may be drawn.**
- **Recipients of Hardship Distributions must preserve supporting documentation and make it available at any time, upon request, to the employer or plan administrator.**
- **Elective and nondeductible voluntary contributions to any plan maintained by the employer, qualified or non-qualified, may or may not be subject to a six-month suspension, subject to plan terms.**