

Culinary & Bartenders 401(k) Plan

HARDSHIP WITHDRAWAL PACKAGE

IMPORTANT NOTE

If you need to make corrections to these documents, you must request a new Withdrawal Package. **Do not attempt to change your elections by writing or typing on the enclosed forms.** Any form that has been modified from its original content will not be accepted.

A withdrawal transaction will generally be processed within 5 business days after receipt of your completed forms, with proper signature(s) and acceptable supporting documentation when required. Please allow additional time to receive your check in the mail, typically 5 days after the transaction is complete.

In addition, please note:

Requested withdrawal amounts appearing on paperwork or confirmations are estimates and may change due to activity or market fluctuations which occur on/or prior to the date the withdrawal is processed.

INSTRUCTIONS FOR COMPLETING YOUR WITHDRAWAL FORM

- 1. Read the enclosed disclosure documents.**
- 2. Verify your elections** *on the Withdrawal Form.*
- 3. Sign and date** *the Financial Hardship Withdrawal Form.*
- 4. Make a copy** *of the completed Financial Hardship Withdrawal Form for your records.*
- 5. Send the original documents** *along with proof supporting the requested withdrawal amount to:*

Fax: 1-877-353-5992

If faxing, please do not mail originals

or

Email: bpcformsprocessing@milliman.com

Subject Line = WITH

If emailing, please do not mail originals

or

Benefits Processing Center
Mail: Benefits Processing Center
PO BOX 601548
Dallas, TX 753601548

RETAIN THIS PAGE FOR YOUR RECORDS

Culinary & Bartenders 401(k) Plan
YOUR HARDSHIP WITHDRAWAL FORM ELECTIONS

Carlo Surbona

IMPORTANT INFORMATION CONCERNING YOUR FINANCIAL HARDSHIP

A distribution for Financial Hardship may not exceed the amount required to relieve the immediate financial need. The distribution may include any amounts necessary to pay federal, state or local income taxes or penalties reasonably anticipated to result from the distribution.

You may apply for a financial hardship withdrawal from the plan if you have incurred a financial hardship. A financial hardship is an immediate and heavy financial need based on the reason(s) you stated below that cannot be satisfied from other resources that are reasonably available, including loans from the plan. Your request will not be considered a true financial hardship if it can be relieved by any combination of the following:

- Assets of your spouse or minor children that are reasonably available to you.
- Reimbursement or compensation by insurance or otherwise.
- Reasonable liquidation of assets, to the extent that liquidation would not cause an immediate and heavy financial need.
- Stopping your contributions to the Plan.
- Other distributions or nontaxable loans from any plan sponsored by any employer of you or your spouse.
- Commercial loans obtained on reasonable terms.

YOUR WITHDRAWAL ELECTIONS

Withdrawal Type:	Hardship Withdrawal
Requested Amount:	\$329.89 or maximum available as of the date the withdrawal is processed.
Marital Status:	Married
Hardship Reason:	Purchase of my principal residence, excluding mortgage payments.

YOUR INCOME TAX WITHHOLDING

Federal Income Tax:	Taxable amount subject to 10%
State Income Tax:	N/A

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HARDSHIP WITHDRAWAL PACKAGE

Carlo Surbona

Requested Amount:
SSN:

\$329.89
xxx-xxx-2029

Hardship Reason:

Purchase of my principal residence, excluding mortgage payments.

NOTICE OF ELECTION AND TAX WITHHOLDING

I acknowledge that this withdrawal is includable in my gross income for the current tax year and is subject to federal income tax withholding unless I elected not to have withholding apply (see Withholding Election in the Withdrawal Elections section on the previous page). If I elected not to have withholding apply to my withdrawal, I may be responsible for payments of estimated tax. I may incur penalties under the estimated tax rules if my withholding and estimated tax payments are not sufficient.

TAX CERTIFICATION AND PARTICIPANT CONSENT

By signing this form, I certify that I understand my distribution options and that this hardship cannot be satisfied from other resources that are reasonably available. I have received the Special Tax Notice Regarding Plan Payments. I understand that a \$35.00 processing fee will be deducted from my distribution. The information provided by me is correct to the best of my knowledge.

Confirm the following information is correct or update as needed.

Address:	4201 S DECATUR BLVD APT 1114 LAS VEGAS, NV 89103	Work Phone: 702-946-4241 Home Phone:
Primary Email:	Hagonoydavao@yahoo.com	Cell Phone: 808-861-9515
Email 2:		Email 3:

SIGNATURE OF PARTICIPANT

DATE

ID # t201220000v

311CUW



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RETURN THIS PAGE

Notice of Allowable Proof in order to Purchase a Principal (Primary) Residence

The following are guidelines for what is needed to process your Hardship Withdrawal request. Supporting documents **cannot be handwritten** and **must** be on business letterhead/company statements or other official documents.

- Purchase must be for PARTICIPANT and cannot be for dependents.
- Copy of the signed **Home Purchase Agreement** - signed by **both** buyer & seller.
 - Paperwork should include the following:
 - be dated within 90 days
 - include the address of the residence being purchased
 - include the purchase price
 - include the amount of the down payment
 - include the estimated closing date
 - include the closing costs (provided by a bank or mortgage company, but not by a realtor)
 - The purchase price and down payment amount must match on all documentation.
- Copy of ***Good Faith Estimate (GFE)** from the lender, if borrowing to purchase.
*NOTE: If Purchase Agreement contains all of the information listed above (e.g. address, purchase price, loan amount financed (if any), etc.), then it is not necessary to ask for GFE.
- Copy of **Builder's Permits**, if building a new property.
 - Paperwork should include the following:
 - Copy of an executed contract between you and the seller.
 - Copy of the construction loan and a commitment letter from a bank or mortgage company.
 - The amount may not be used for mortgage payments and earnest money.

NOTE: Purchase of Land for Mobile Home: The purchase of land for purposes of maintaining a mobile home as your primary residence shall be eligible for a hardship distribution when accompanied by one of the applicable documents noted above.

Amount to be approved = Purchase Price – Loan Amount + Closing Cost
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Unacceptable forms of proof for the purchase of a principal (primary) residence include, but are not limited to:

- Mortgage payment
- Insurance payment
- Rent-to-Own Arrangements: Rental payments or “lease with an option to buy” payments applied towards home ownership shall NOT be considered hardship eligible. However, such payments may qualify for hardship if they are necessary to prevent eviction from principal residence.
- Building of Your Own Primary Residence and requesting a distribution to purchase materials/services without a service contract.
- Credit Card Expenses.

All documentation must be legitimate and not falsified. If the documentation is in question, the request will be put on hold until the legitimacy of the documentation can be confirmed.