

Southern California Pipe Trades Administrative Corporation

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Southern California Pipe Trades Defined Contribution Fund Special Notes Regarding Hardship Withdrawals

In order to satisfy government requirements, you must attach to your hardship application evidence to support the amount and type of hardship you mark on your application.

Examples of acceptable evidence include, but are not limited to:

- For Medical Expenses
Medical or hospital bills for yourself, your spouse, or your dependents that are not paid by any insurance.
- For Purchase of Principal Residence
Purchase agreement or escrow documents.
- Educational Expenses
Bills for tuition, educational fees, room and board for yourself, your spouse or your dependents for post-secondary education for no more than the next twelve months.
- Eviction or Foreclosure
Notice of eviction from, or foreclosure on the mortgage of, your principal residence (past-due notices are not sufficient).
- Expenses for Repairing damage to Principal Residence
Appraisal/Estimate Reports including insurance documents; invoices and receipts for work performed (qualified for deduction under IRC § 165 without regard whether loss exceeds 10% of Adjusted Gross Income).
- Burial or Funeral Expenses
Bill/Receipts and supporting documents/statements for your deceased parent, spouse, dependent or named beneficiary.

If the evidence you attach does not support the type or amount of your withdrawal request, your withdrawal may not be processed or the amount may be reduced.

The Fund must follow these rules to avoid severe government penalties.