



## 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 indicate on Section 2 of your application. 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.

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

- **For Medical/ Dental Expenses**  
Medical and dental bills for yourself, your spouse, or your dependents that are not paid by any insurance. Bills submitted must be dated within 90 days of your hardship application submission.
- **For Purchase of Principal Residence**  
Purchase agreement or escrow documents; documents must reflect any deposit and/or down payment amounts required for the home purchase; must also include the estimated closing date.
- **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. Student loan repayment is not an eligible expense.
- **Eviction or Foreclosure from Principal Residence**  
Notice of eviction from, or foreclosure on the mortgage of, your principal residence; handwritten eviction notices will require additional backup documentation, such as a copy of the lease agreement, proof of prior payments, and/or utility bills, etc. Please note: If the address on your supporting documents differs from your address on file with the Fund Office, additional information may be required.
- **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). Damages must have occurred no more than 90 days prior to the date of your hardship application submission.
- **Burial or Funeral Expenses**  
Bills/Receipts and supporting documents/statements for your deceased parent, spouse, child, dependent or named beneficiary. Additional information, such as a birth certificate may be required to prove the participant's relationship to the decedent.
- **Loss incurred (including loss of income) due to a disaster declared by FEMA.**  
Written documentation from the union and/or employer of the participant's employment status; copy of a filed unemployment insurance application or verification that the participant has begun receiving unemployment insurance benefits. The Fund Office may request and secure additional documentation as necessary to support the participant's claim.

Please NOTE: You are encouraged to consult with a tax advisor before taking any distributions. The Fund must follow these rules to avoid severe government penalties.