

HARDSHIP WITHDRAWAL APPROVAL / DENIAL

Plan Name:	
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Participant Name:		Hardship Amount Requested:	\$
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APPROVAL OR DENIAL OF HARDSHIP WITHDRAWAL

Accounts available for Hardship as of (enter date):	
Pre-tax 401(k) Account:* <i>Employee basis in Account only, not including investment gain after 12/31/88</i>	\$
Employer Vested Accounts:* <i>Plan permits <input type="checkbox"/> Yes <input type="checkbox"/> No</i>	\$
Total Amount Available for Withdrawal	\$

*Safe Harbor Accounts, QNECs, QMACs, and earnings on elective deferrals after 12/31/88 are by law not available for hardship withdrawal. Roth 401(k) Accounts are not available for hardship withdrawal per the plan document.

PLAN ADMINISTRATOR CHECKLIST & APPROVAL

- Participant has exhausted all available distributions:
 - Rollover Account
 - Vested Accounts available for In-service Distribution

- Participant has exhausted loan option:
 - Amount of Loan available \$ _____
 - Plan does not permit participant loans
 - Loan dollar limit already reached or maximum number of loans allowed already taken
 - Loan cannot be approved because it would increase Participant's financial need

- Approved for amount requested

- Approved for lesser amount: \$ _____

- Denied

Explanation for denial or approval of lesser amount:

EXECUTION

Authorized Signature _____ **Date** _____
 (Plan Administrator or Other Authorized Signer, please retain for Employer records)

Print Name _____

Participants are restricted from making any 401(k) contributions to the Plan for six (6) months following the date of a hardship withdrawal. The Employer is responsible for coordinating the 6-month suspension period with the payroll provider or department following a participant's receipt of hardship funds.