

UNFORESEEABLE EMERGENCY WITHDRAWAL INFORMATION



(DO NOT RETURN THIS FORM TO VOYA.)

As used on this form, the term “Voya,” “Company,” “we,” “us” or “our” refer to VRIAC acting as your plan’s funding agent (for accounts held with Voya) and/or administrative services provider. Contact us for more information.

Listed below are the reasons for which an Unforeseeable Emergency may be granted from your Plan and IRS regulations. Review this information and attach a copy of the acceptable documentation noted below to your Withdrawal Request Form. You may be asked to provide additional information dependent upon the facts and circumstances of your request. **A Withdrawal Request form not completed fully or received without supporting documentation cannot be approved.**

An “Unforeseeable Emergency” as defined by the IRS	Acceptable Documentation
<input type="checkbox"/> 1. Loss of your property caused by fire, flood, theft or other catastrophic loss beyond your control including significant water damage caused by natural disaster or other extraordinary and unforeseeable event.	<ul style="list-style-type: none"> • All bills and other relevant documentation associated with your unforeseen emergency, as indicated below. • The police report filed on your recent accident or theft (<i>if applicable</i>). • Insurance company statement to you indicating the portion of property damage caused by a natural disaster or other casualty which is not covered by insurance. Expenses must be those that are not reimbursable. • Notice from a bank or other financial institution indicating your request for a loan has been denied.
<input type="checkbox"/> 2. A hardship need arising as a result of a sudden and unexpected illness of you, your spouse, your <u>dependent</u> , and/or if permitted under the Plan, a Account Holder’s primary beneficiary. Expenses must be those that are not reimbursable and could be tax deductible.	<ul style="list-style-type: none"> • All bills and other relevant documentation associated with your unforeseen emergency, as indicated below. <ul style="list-style-type: none"> • A doctor’s statement indicating the nature of the illness. • Receipts from a doctor or prescription medicine purchase that are not covered by insurance. Expenses must be for non-cosmetic procedures. Dental-related expenses are allowable if the dentist indicates that this was a medically required procedure. • An insurance company’s statement to you or your dependent showing if the claim was approved or denied and indicating the amount of the co pay, deductible and/or other expense(s) that are not reimbursed under your insurance. • A letter from your employer or your spouse’s, dependent’s or a Account Holder’s primary beneficiary’s employer, verifying the amount of lost wages incurred due to certified accident or illness. • Notice from a bank or other financial institution indicating your request for a loan has been denied. • Your most recent tax return (<i>e.g., Form 1040</i>) or other legal documentation verifying relationship of dependent, if the financial hardship is with respect or due to your “dependent.” If the person will be a dependent on your next tax return, a notarized affidavit stating such must also be submitted. • A copy or confirmation of your most recent beneficiary designation made under the Plan, if the financial hardship is with respect or due to an Account Holder’s primary beneficiary.

<input type="checkbox"/> 3. Funeral expenses of your spouse, your <u>dependent (or your non-dependent adult child)</u> or, if permitted under the Plan, an Account Holder's primary beneficiary.	<ul style="list-style-type: none"> • All bills and other relevant documentation associated with your unforeseen emergency, as indicated below. <ul style="list-style-type: none"> • Certified proof of death and copies of the funeral or burial expenses incurred by you. Expenses must appear on funeral home letterhead or invoice. • Notice from a bank or other financial institution indicating your request for a loan has been denied. • Your most recent tax return (e.g., <i>Form 1040</i>) or other legal documentation verifying relationship of dependent, if the financial hardship is with respect or due to your "dependent." If the person will be a dependent on your next tax return, a notarized affidavit stating such must also be submitted. • A copy or confirmation of your most recent beneficiary designation made under the Plan, if the financial hardship is with respect or due to an Account Holder's primary beneficiary.
<input type="checkbox"/> 4. Medical expenses, including non-refundable deductibles, as well as the cost of prescription drug medication for you, your spouse, your <u>dependent</u> or, if permitted under the Plan, an Account Holder's primary beneficiary.	<ul style="list-style-type: none"> • All bills and other relevant documentation associated with your unforeseen emergency, as indicated below. <ul style="list-style-type: none"> • Receipts from a doctor or prescription medicine purchase that are not covered by insurance. Expenses must be for non-cosmetic procedures. Dental-related expenses are allowable if the dentist indicates that this was a medically required procedure. • An insurance company's statement to you or your dependent showing if the claim was approved or denied and indicating the amount of the co pay, deductible and/or other expense(s) that are not reimbursed under your insurance. • Notice from a bank or other financial institution indicating your request for a loan has been denied. • Your most recent tax return (e.g., <i>Form 1040</i>) or other legal documentation verifying relationship of dependent, if the financial hardship is with respect or due to your "dependent." If the person will be a dependent on your next tax return, a notarized affidavit stating such must also be submitted. • A copy or confirmation of your most recent beneficiary designation made under the Plan, if the financial hardship is with respect or due to an Account Holder's primary beneficiary.
<input type="checkbox"/> 5. To prevent the imminent foreclosure or eviction from your primary residence.	<ul style="list-style-type: none"> • All bills and other relevant documentation associated with your unforeseen emergency, as indicated below. • A notice of pending or recent foreclosure or eviction from your primary residence, dated within the last 60 days. Notice must be appear on property manager's, mortgage company's or tax assessor's letterhead and state the amount due and due date. Covered expenses include all fees incurred or owed to prevent foreclosure or eviction, including legal counsel and other fees.

The information you provide is strictly confidential. It will be used solely for the purpose of this determination.

TERMS AND CONDITIONS

References to "you" or "your" apply to the Account Holder, an alternate payee or a deceased account holder's beneficiary.

You may wish to consult with the Plan administrator or a professional tax advisor before taking a payment from the Plan. Please read the Special Tax Notice on the pages that follow.

The withdrawal effective date will be the date our designated location has received the request and any other required documentation or forms in good order.

For purposes of calculating the amount to be withdrawn from Voya, the value of the individual account will be determined after the final close of business of the New York Stock Exchange (NYSE) on the date good order is determined. A valuation date is any normal business day, Monday through Friday, that the NYSE is open.

TERMS AND CONDITIONS (Continued)

Amounts will be withdrawn from each investment option in the same proportion as its value is to the total value.

The Withdrawal Request form will be used to make a determination as to whether your request constitutes an unforeseeable emergency under the Plan, based on all the facts and circumstances of your specific situation. The Plan is administered under the authority of the Internal Revenue Code Section 457. The Internal Revenue Service (IRS) does not allow deferred compensation plans to be treated as a regular savings account. By participating in this Plan, you have been given the opportunity to delay payment of taxes. As a result, the IRS places limits on the timing of distributions from the Plan. These regulations and the terms of the Plan are followed when reviewing your request for an unforeseeable emergency withdrawal.

The IRS pays close attention to “emergency withdrawals”. You are therefore urged to consider this request carefully.

Before you submit this request, you must first determine whether other sources of funds can be used to offset the expenses and consider suspension of your current contributions to the Plan. Withdrawals are permitted only to the extent the hardship cannot be relieved: (1) through reimbursement or compensation from insurance or otherwise; (2) by liquidating your assets (to the extent this would not itself cause severe financial hardship); or (3) by stopping deferrals under the Plan. The amount available for distribution is limited to the amount reasonably necessary to satisfy the emergency need (including any amounts necessary to pay federal, state or local income taxes or penalties reasonably anticipated to result from the distribution.)

It is important that you understand the tax laws and the Plan only allow “emergency withdrawals” if needed to alleviate a “severe financial hardship” resulting from an “unforeseeable emergency”.

The following are **not** reasons for an unforeseeable emergency withdrawal:

- To buy a new vehicle, appliance, pool, etc.
- To pay for marriage cost for you or your dependents.
- To pay for vehicle repairs, appliance replacement/maintenance.
- To pay for a divorce or separation, divorce settlement, child support.
- To pay for the costs of bankruptcy (except when bankruptcy is a direct result of an unforeseeable illness or casualty.)
- To pay bills that you knowingly incurred but cannot pay such as loans (including personal loans), large credit card debt, vehicle, house or boat payments, even if needed to prevent repossession (except when payment cannot be made as a direct result of an unforeseeable illness, a casualty, or to prevent the imminent foreclosure or eviction from your primary residence).
- To refinance debt.
- To provide for lost wages of a son or daughter of age who maintains a separate residence, unless the child is a qualifying dependent and the lost wages are the result of illness or accident.
- To pay any expenses related to grandchildren unless such children are claimed as a dependent on your most recent tax return.
- To supplement insurance coverage for the sole purpose of replacement of higher quality merchandise/materials.
- To cover a loss not covered by insurance because of failure to retain insurance coverage.
- To pay for funeral expenses of anyone that is not your spouse, dependent or a non-dependent adult child or an Account Holder’s primary beneficiary.
- To pay for any medical expenses related to an elective surgery, including laser eye surgery.
- To pay income tax, or property tax, back taxes, or fines associated with back taxes.
- To cover wage garnishment.

Consideration for Unforeseeable Emergency Withdrawals will not be made in cases where you had significant control and failed to exercise prudent judgment. Some examples of this would be abuse of credit cards, obligations related to investments, business ventures, gambling debts or any violations of law.

Internal Revenue Code Section 152 – Dependent defined

To be a dependent, a person must be your qualifying child or qualifying relative.

Generally, a person is a qualifying child if that person:

- Is your child, stepchild, foster child, brother, sister, stepbrother, stepsister, or a descendant of any of them,
- Lived with you for more than half of the year,
- Did not provide more than half of his or her own support for the year, and
- Was under age 19 at the end of the year (or was under age 24 at the end of the year and a student) or was any age and permanently and totally disabled.

Generally, a person is your qualifying relative if that person:

- Lives with or is related to you,
- Is supported (*generally more than 50%*) by you, and
- Is neither your qualifying child nor the qualifying child of anyone else.

The above information summarizes the definition of dependent as it appears in the Internal Revenue Code Section 152. Since the rules are complex and contain many conditions and exceptions not included above, before filling out this paperwork you may wish to consult a professional tax advisor, visit the Internal Revenue Service Web site at www.irs.gov, or call the IRS toll-free customer service line at 800-829-1040. TTY/TDD users may call 800-829-4059 to ask tax questions.