

Hardship Withdrawal Instructions and Important Rules*

PRUDENTIAL RETIREMENT

**** These are simply guidelines - your plan may operate differently. If you have questions about the financial hardship reasons allowed by your plan, please see your Summary Plan Description.***

These instructions are intended for use by participants in plans that provide hardship distributions, including in circumstances when the participant must submit supporting documents (e.g., service provider invoices) to Prudential and when the sponsor has directed Prudential to offer hardship distributions under the summary-based method. Your access to these instructions is not an indication that your sponsor has approved the summary-based method for your plan.

NOTE: If you are a participant in a 457(b) plan, different rules may apply for an unforeseeable emergency withdrawal. Please refer to your plan rules for more information.

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Congratulations on taking a step in the right direction towards your retirement goals by participating in your employer-sponsored retirement plan!

As you know, your retirement plan allows you to put money into your account easily by taking the money directly from your paycheck before taxes are applied. Because this plan is designed to help you save for your retirement, there are restrictions that restrict your ability to withdraw money from the account while you are an active employee with the employer who sponsors your plan.

However, we know that life happens, and you may find yourself in a situation when you need to withdraw some of your retirement savings to pay for an immediate and heavy financial need. The IRS has specific reasons that may allow you to take such a withdrawal – called a Hardship Withdrawal.

If your employer has otherwise permitted, summary-based hardship distribution processing is available.

What is a Hardship Distribution?

A hardship distribution is the ability to withdraw money from your retirement plan before you retire to pay for certain events that cause you an immediate and heavy financial need. There are two requirements that must be met for an expense to qualify as a hardship.

1. It must be made on account of an employee's immediate and heavy financial need (e.g., my son had to go to the emergency room and I received a medical bill for \$2,500 that is not covered by insurance)
2. Hardship amount must be necessary to satisfy the financial need (e.g., I can only ask for the amount I need to pay the emergency room medical bill and cannot increase the amount I request to get new tires for my car)

In addition, the amount requested can be increased for any taxes or penalties that may result from the distribution, if available.

In general, a hardship distribution from your plan should be considered only after you have exhausted other sources of funds including any other available withdrawals from your plan. Please refer to your plan rules for available withdrawal options.

Consider the consequences before requesting a hardship distribution:

- The amount of the hardship distribution will permanently reduce the amount you'll have in the plan at retirement (you will not be allowed to repay the hardship withdrawal back to your retirement account)
- You must pay income tax on any previously untaxed money you receive as a hardship distribution
- You may also have to pay an additional 10% tax, unless you're age 59½ or older or qualify for another exception

What is a Summary-Based Hardship Distribution?

Previously to request a hardship, you had to complete a Hardship Request Form and return it to Prudential along with the supporting documentation (for example, medical service provider invoices) that substantiated your request. Now, if your employer permits, you may visit Prudential's Participant Website and make your hardship request online by providing a summary of the documentation. Although you are not required to send in your source documents to Prudential for review for your hardship to be approved, you are required to keep those documents indefinitely and make them available upon request from your employer or Prudential. Such a request may occur, for example, if the IRS conducts an audit of the plan.

It is very important and also a condition of your receipt of any summary-based hardship distribution that you keep the supporting documentation.

Hardship Reasons

The first requirement for a hardship to be considered is if it is made on account of an employee's immediate and heavy financial need. The IRS has specific reasons, also referred to as "events", for a distribution to be considered for a hardship. If you request a summary-based hardship, you must for all events keep source documents (such as service provider invoices) that support your request indefinitely.

Medical Care

- Medical care expenses deductible under Internal Revenue Code (IRC) 213(d) for the employee or the employee's spouse, children or dependent (as defined in IRC 152) or primary plan beneficiary* under the plan, if applicable.
- It is the amount AFTER any insurance and adjustments have been applied
- You must keep proof of dependency if not for your own expenses

Purchase of Principal Residence

- Costs directly related to the purchase of an employee's principal residence. (This does not include making mortgage payments.)
- You must keep proof of dependency if not for your own expenses

Educational Payments

- Payments of tuition, related educational fees, and room and board expenses, for up to the next 12 months of post-secondary education for the employee, or the employee's spouse, children, or dependents (as defined in IRC 152), or primary plan beneficiary* under the plan, if applicable.
- School must be accredited based on the U.S. Department of Education website (<http://ope.ed.gov/accreditation>) – please review this website to ensure your school qualifies
- **You are certifying the school's accreditation by submitting this request**

Foreclosure/Eviction from Your Principal Residence

- Payments necessary to prevent the eviction of the employee from the employee's principal residence or foreclosure of the mortgage on that residence.

Funeral and Burial Expenses

- Payment for burial or funeral expenses for the employee's deceased parents, spouse, children or dependents (as defined in IRC Section 152), or primary beneficiary* under the plan, if applicable.

Repairs for Damage to Principal Residence

- Repair expenses for damage to the employee's principal residence that qualify for the casualty deduction under the Internal Revenue Code. **Currently such hardships are not available for the online summary-based hardship process and can only be requested by completing a form and returning it with the source documents.**

Expenses and Losses as a result of a Federally Declared Disaster, optional if plan allows

- Payment for expenses and losses incurred in relation to a disaster declared by the President under section 401 of the Robert T. Stafford Disaster Relief and Emergency Act. **Currently such hardships are not available for the online summary-based hardship process and can only be requested by completing a form and returning it with the source documents.**

*Not all plans allow a hardship for a primary beneficiary. Please check your plan rules to determine if your plan allows a hardship for a primary plan beneficiary before submitting a request for one.

Information Needed for Summary-Based Hardships

Before you click “Go” to start your online summary-based hardship request, it is important that you understand the rules that govern safe harbor hardships. If the “Go” button is disabled, you are not permitted to initiate a hardship request on the web. [Click here](#) to review reasons why a participant would not be able to initiate a summary-based hardship on the web.

Before you begin the hardship, the website will provide you with notification that:

- The hardship distribution is taxable and additional taxes could apply.
- The amount of the distribution cannot exceed the immediate and heavy financial need.
- **The recipient agrees to preserve source documents and to make them available at any time, upon request, to the plan sponsor or plan recordkeeper.**

General information you will be required to provide on the website for all hardship requests include:

- Participant’s name
- Total cost of the event causing hardship (for example, total cost of medical care, total cost of funeral/burial expenses, payment needed to avoid foreclosure or eviction)
- Amount of distribution requested
- Certification by the participant that the information provided is true and accurate

You will be asked to provide specific information. Review each hardship reason below and the information that will be requested. You will be logged out of the website after 10 minutes of inactivity. Information you input will not be saved, so make sure you have all your source documents ready before starting your request. You can click on each event name listed below for additional information regarding the supporting documentation that you must have from the service provider, use in inputting the summary information and keep indefinitely.

A. [Medical Care](#)

- Who incurred the medical expenses (name)?
 - What is the relationship to the participant (self, spouse, dependent, or primary plan beneficiary under the plan)?
 - What was the purpose of the medical care (not the actual condition but the general category of expense, for example, diagnosis, treatment, prevention, associated transportation, long-term care)?
 - Name and address of the service provider (hospital, doctor/dentist/chiropractor/other, pharmacy)
- Amount of medical expenses not covered by insurance

B. [Purchase of Principal Residence](#)

- Will this be the participant’s principal residence?
- Address of the residence
- Purchase price of the principal residence
- Types of costs and expenses covered (down-payment, closing cost and/or title fees)
- Name and address of the lender
- Date of the purchase/sale agreement
- Expected date of closing

C. [Educational Payments](#)

- Who are the educational payments for (name)?
- What is the relationship to the participant (self, spouse, child, dependent, or primary beneficiary under the plan)?
- Name and address of the educational institution
- Categories of educational payments involved (post-high school tuition, related fees, room and board)
- Period covered by the educational payments (beginning/end dates of up to 12 months)

D. [Foreclosure/Eviction from Your Principal Residence](#)

- Is this the participant's principal residence?
- Address of the residence
- Type of event (foreclosure or eviction)
- Name and address of the party that issued the foreclosure or eviction notice
- Date of the notice of foreclosure or eviction
- Due date of the payment to avoid foreclosure or eviction

E. [Funeral and Burial Expenses](#)

- Name of the deceased
- Relationship to the participant (parent, spouse, child, dependent, or primary beneficiary under the plan)
- Date of death
- Name and address of the service provider (cemetery, funeral home, etc.)

F. [Repairs for Damage to Principal Residence \(no link\)](#)

Currently such hardships are not eligible for an online summary-based hardship distribution

- Is this the participant's principal residence?
- Address of the residence that sustained damage
- Briefly describe the cause of the casualty loss (fire, flooding, type of weather-related damage, etc.), including the date of the casualty loss
- Briefly describe the repairs, including the date(s) of repair (in process or completed)

G. [Expenses and Losses as a result of a Federally Declared Disaster, optional if plan allows \(no link\)](#)

Currently, such hardships are not available for online summary-based hardship distributions

- Is this the participant's principal residence or place of employment?
- Address of the residence or place of employment that sustained damage
- Briefly describe the disaster, including the date
- Briefly describe the expenses, loss of income and/or repairs

Tax Information

Federal Income Tax

- Federal tax laws require us to withhold income taxes from the taxable portion of a qualified retirement plan distribution.
- Some states also require withholding from the taxable portion of your distribution if federal income tax is withheld.
- Hardship disbursements are subject to 10% federal income tax withholding, unless you elect otherwise.
- You can elect to have no federal income taxes withheld.
- Withholding will only apply to the portion of your distribution or withdrawal that is included in your income subject to Federal Income Tax.
- If you elect not to have withholding apply to your withdrawal, or if you do not have enough Federal Income Tax withheld from your withdrawal, you may be responsible for payment of estimated tax.
- You may incur penalties under the estimated tax rule if your withholding and estimated tax payments are not sufficient.
- Note that a voluntary withholding election cannot be made involving accounts for which a name and/or taxpayer identification number (TIN) is incorrect or missing.
- See IRS Publication 1586 for information about mandatory withholding when a participant's (or beneficiary's) TIN is missing or incorrect.
- If you do not make an election, 10% federal income tax withholding will be automatically deducted from your payment. You will be able to pick from the following elections:
 - I elect to have federal income tax withheld at 10% from the taxable amount of my distribution.
 - I elect not to have federal income tax withheld from my distribution.
 - I elect to have federal income tax withheld from the taxable amount of my distribution at a specific percentage or dollar amount.
- The federal withholding calculated from your election below must be at least 10% of the taxable amount of my distribution amount.
- A hardship disbursement is not eligible to be rolled over.
- All or part of the taxable portion of your hardship disbursement may be subject to an additional 10% federal income tax penalty on early distributions, unless you qualify for an exception.
- Since neither Prudential nor any of its employees, agents or representatives can give legal or tax advice, or financial advice on behalf of your Plan, you are urged to consult your own personal legal, tax and/or financial advisor with any questions on allowances, deductions, or tax credits that may apply to your particular situation before you take any action.

State Tax Withholding

- States may have one of the following state withholding options:
 - No State Withholding Required
 - Voluntary State Withholding
 - Flat dollar amount
 - Percentage of request
 - Request can be DO NOT withhold state income taxes
 - Mandatory State Withholding
 - Mandatory State Withholding (special rules for certain states)
- State tax laws are subject to change – please consult your tax advisor if you have any questions pertaining to your state tax withholding.

Gross-up Option

- The option to include additional amounts necessary to pay anticipated taxes, penalties and applicable fees
- Federal and State Income Tax withholding elections on your hardship request will be used as the amount of reasonable anticipated taxes in the gross-up calculation
- Distributions from Roth contributions or earnings will not be grossed-up for taxes and penalties. Please note that part of this distribution may be considered taxable income subject to income tax withholding which may reduce the amount you receive.
- If applicable, 10% penalty amount will be added to your withdrawal
- Total maximum allowed to gross-up for federal and state tax is 35%
- If you elect more than 35%, we will:
 - Gross-up your withdrawal using a default of 35% for federal and state taxes
 - Withhold the Federal & State Income Tax amount(s) you elect (even if greater than 35%)

Reasons why a summary-based hardship may not be available to a participant

There are several reasons a participant may not be permitted to request an online summary-based hardship request (“Go” button is disabled). Messaging will display to provide reason(s) information when a participant is unable to process an online summary-based hardship request. Examples include:

1. The participant has in-service money available for withdrawal (you must take an in-service withdrawal before requesting a hardship).
3. The participant has been shut off/not allowed to process hardship withdrawals on the web.
4. Participants with foreign addresses cannot process an online summary-based hardship request at this time.
5. Some plans have a minimum number of days between taking hardships – the “Go” button will be disabled during this wait period.
6. Some plans have a maximum number of hardships allowed per plan year – if you have met this number, the online process will be disabled until the beginning of the next plan year.
7. Some plans have a minimum dollar amount that can be requested for a hardship. If a participant’s available amount for a hardship is less than the minimum set by their plan, the “Go” button will be disabled.
8. Participants are limited to completing no more than 2 summary-based hardship requests within a plan year. If a participant has taken 2 summary-based hardships within a plan year and attempts to start a 3rd request, the “Go” button will be disabled and a message will display.
9. If you are not a US citizen or a US permanent resident, you must complete a form for your hardship request and include IRS Form W8-BEN or w-9.

Supporting Documentation and Need to Keep It

Plan participants who receive summary-based hardship distributions are required to keep primary source documents (e.g., medical invoices) indefinitely and make them available upon request from their plan sponsor or plan recordkeeper. Set forth below is a listing of the primary documents that you should keep - do not submit these documents to Prudential unless requested.

Medical Care

Medical care expenses incurred by, or necessary to obtain, medical care for, me, my spouse, dependent, or primary plan beneficiary, if applicable.

For medical/dental expenses already incurred:

- An unpaid medical/dental bill that includes all the following information:
 - Statement date within the 60 days preceding your request
 - Name and address of the medical/dental provider
 - Patient's name (name of the person who incurred the medical expense)
 - Date(s) of service
 - Total charges
 - Amount of total charges not covered by medical/dental insurance or benefit plan (i.e., amount owed to service providers after payments by any insurer or medical/dental plan)
 - Purpose of the medical/dental care (general category of expense, for example, diagnosis, treatment, prevention, associated transportation, long-term care)
- Total cost of the event causing the hardship
- Proof of any insurance/medical plan coverage of any portion of the expenses (or absence of coverage) in the form of one of the following:
 - Insurance payment listed on the itemized medical/dental bill
 - Explanation of Benefits (EOB)
 - Please note, if insurance has not been applied to your bill, you are certifying that these services were not for cosmetic reasons and that you did not have insurance at the time of service

For a future treatment plan:

- A copy of the treatment plan on the medical/dental provider's letterhead that includes all the following information:
 - Statement date within the 60 days preceding your request
 - Name and address of the medical/dental provider
 - Patient's name
 - Total amount of the procedure
 - Estimated amount insurance will cover (even if the amount is \$0.00)
 - Estimated amount of total charges not covered by medical/dental insurance or benefit plan (i.e., amount owed to service providers after payments by any insurer or medical/dental plan)
 - A statement specifying "payment is due at time of service"
 - Signature and title from a representative of the medical/dental provider

For a collection bill / court order relating to a medical/dental expense:

- When a bill is referred to an outside collection agency/court, a copy of the following records in addition to the information described above:
 - Copy of the unpaid collection bill/court order that includes the following information:
 - Statement date within the 60 days preceding your request
 - Name and address of the medical/dental provider
 - Total amount due (total cost of the event causing the hardship)
 - Copy of the itemized bill from the medical provider (creditor) to correspond with the collection bill/court order
 - Note: Records will be inadequate unless it is possible to match the collection bill/court order with the bill from the medical provider using the following information: patient's name, date(s) of service, total charges, insurance payment and total amount due (total cost of the event causing the hardship)

For long term care services:

- Services which include necessary diagnostic, preventative, therapeutic, curing, treating, mitigating, and rehabilitation services & maintenance of person care services. To qualify, these services must be required by a chronically ill individual & provided under a plan prescribed by a license health care practitioner.
 - Copy of the unpaid bill on the medical provider's letterhead that includes the following information:
 - Statement date within the 60 days preceding your request
 - Patient's name
 - Total cost of the event causing the hardship
 - Total amount due after insurance is applied
 - Copy of the contract referring to long term care services

For insurance premiums (medical, dental, or vision):

- Premiums for medical insurance (including COBRA and self-payment of insurance not reimbursed by employer) or premiums for long term care services.
 - Copy of the unpaid bill for premiums on the insurance company's letterhead that includes the following information:
 - Statement date within the 60 days preceding your request
 - Name of the policy holder
 - Premium amount (monthly, quarterly, etc.)
 - The period the premium will cover
 - Total amount due now
 - Documentation from the insurance company identifying the individuals covered
 - Policy coverage sheet, health card, etc.

For travel/lodging expenses:

- While away from home and essential to medical care. You may request payment for lodging expenses up to \$50 per person, per night.
 - Bill for travel/lodging expenses. The bill must include:
 - Statement date within the 60 days preceding your request
 - Business letterhead of the provider
 - You or your dependent listed as the customer
 - Copy of the medical bill
 - Statement date within the last 60 days preceding your request to correspond
 - Date(s) of service
 - Signed and dated statement from you listing:
 - Dates of travel
 - Destination (to/from and whether it will be a round trip)
 - Other estimated expenses (ex: parking and tolls), if applicable
 - *If traveling by personal vehicle, you must retain a record of the total number of miles traveled for each date.
 - Documentation of an appointment for the future medical care for which travel is required. This documentation must include:
 - Name, address & phone number of the provider of the medical services
 - The date(s) services will be provided.

If the medical expenses are for someone other than you, you should keep records showing that the other person is your dependent. The relationship to you (the plan participant) may be:

- Spouse - Marriage certificate or most recent Form 1040 U.S. Income Tax Return (first page only).
- Dependent - Birth certificate, adoption certificate, or most recent Form 1040 U.S. Income Tax Return (first page only). Dependents 19 years of age or older (at the time of service) require a Form 1040. No other form of dependency will qualify.
- Primary Beneficiary under Plan - Beneficiary name must agree with your beneficiary designation on file (if allowed by your Retirement plan).

The following do not qualify for medical expenses:

- Cosmetic procedures
- An Explanation of Benefits (EOB) is not considered a bill
- Amounts that have been paid by the patient or by insurance
- A "balance forward" does not qualify without an itemization of charges
- Missed appointment date
- Non-Sufficient Fund (NSF) Fees or returned Check Fees

Purchase of Principal Residence**For purchase of principal residence or construction of principal residence (if you are using a general contractor):**

- A complete copy of the purchase contract to build or purchase your principal residence, including addendums. This documentation must include all the following information:
 - Your name (or your spouse's name)

- Complete street address of the property being purchased or built
- Total purchase price (Total cost of the event causing the hardship)
 - Signatures from both the buyer and the seller (electronic signatures are acceptable)
 - Future closing/settlement date (not to exceed 6 months for purchase or 1 year for construction)
 - Must specify whether the purchase is:
 - A cash sale, or
 - Not contingent upon financing, or
 - Contingent upon financing (if contingent upon financing, see below)
- If the purchase is contingent upon financing, you should keep documentation from your lender verifying the funds needed to close.
 - The documentation from your lender must contain all the following information:
 - Statement date within the 60 days preceding your request
 - You or your spouse listed as the buyer
 - Purchase price (must match the contract)
 - Property address (must match the contract)
 - Acceptable documentation from lender (must include all items listed above):
 - A (typed) Uniform Residential Loan Application (URLA) showing the Cash from Borrower. Your dated signature is required in the "Acknowledgement and Agreement" section.
 - Closing Disclosure showing the Cash to Close. Your dated signature is required.
 - BOTH the Loan Estimate showing the Estimated Cash to Close with your dated signature in the "Confirm Receipt" section (if provided on document) AND the corresponding document titled "Acknowledgment of Intent to Proceed" with your dated signature.
 - A letter from the Lender verifying the estimated funds due at closing. The letter must be on financial institution's letterhead and requires the signature & title of a representative from the facility.

For construction of principal residence (if you are the general contractor):

- Verification you own the land on which the home is being built is required. Acceptable proof can be one of the following documents:
 - Copy of the deed listing the physical property address
 - Copy of the complete purchase agreement indicating you are going to purchase the land
- Signed estimate(s) from vendor(s)
 - If you are using sub-contractors for any of the construction, we require signed estimates on the sub-contractor's letterhead, dated within the last 60 days
- Building permits on business letterhead from the company and/or township
- Detailed specifications of the proposed dwelling (blueprint)
- You are certifying your intent to construct and should keep the following information:
 - Total construction price that includes an itemization of materials needed
 - Address where the home is being constructed
 - Closing date, settlement date, or completion date (must be within 1 year)
 - Must specify whether the purchase is:
 - A cash sale, or

- Not contingent upon financing, or
- Contingent upon financing (if contingent upon financing, see section above)

For private seller-financed purchase of a principal residence:

- Complete purchase agreement or binding contract to purchase a home, including all the following information:
 - Your name (or your spouse's name)
 - Complete street address of the property being purchased
 - Total purchase price
 - Signatures from both the buyer and the seller
 - Future closing/settlement date (not to exceed 6 months)
Amount of funds needed to close
 - Purchase agreement/contract must state the payment schedule between the buyer and seller
- A rent/lease-to-own contract **does not** qualify if you are entering into an agreement to rent now and purchase later.

Please note the following items in regard to purchase of principal residence:

- Proof of relationship is required when your spouse's name appears on the documentation instead of your name (ex: marriage certificate or first page of most recent Form 1040 U.S. Income Tax Return)
- You must intend to occupy the home as your principal residence
- Purchase of land itself does not qualify

Construction/purchase of a modular/manufactured/mobile home follows the same guidelines set forth above.

Educational Payments

Tuition related educational fees and room/board for the next 12 months of post-secondary education at an **accredited institution** for you, your spouse, child, dependent, or primary beneficiary, if applicable.

You can verify if your school is accredited by visiting: <https://ope.ed.gov/accreditation/>

For tuition expenses:

- A copy of the unpaid tuition bill or signed letter from the accredited school (on school's letterhead) that includes all the following information:
 - Statement date within the 60 days preceding your request
 - Name of the school
 - Name of the student [who are the educational payments for (name)]?
 - Term/semester during which the expenses are incurred (semester end date must be in the future)
 - Breakdown of the tuition charges and fees
 - Total cost of the event causing the hardship
 - Total amount due (after financial aid has been applied)
 - For housing fees (dormitory) and meal expenses:
 - The expenses must be listed on a currently dated unpaid tuition bill, or a document from the school (on school letterhead) that includes all the information listed above

For off campus housing:

- Proof of attendance at an accredited post-secondary school, including the dates/terms in which the student is enrolled
- A copy of the complete lease agreement that includes all the following information:
 - Name of housing provider
 - Student's name as the tenant
 - Total amount due (Total cost of the event causing the hardship)
 - Term of the lease (start and end dates)
 - Signatures from both parties (lessor and lessee)
- Please note the following items in regard to off campus housing:
 - Housing fees only qualify for the remaining months that the student is enrolled in classes
 - If multiple tenants are listed, the total rent will be divided equally amongst all tenants

If the tuition related expenses are for someone other than you, you should keep records showing that the other person is your dependent. The relationship to you (the plan participant) may be:

- Spouse - Marriage certificate or most recent Form 1040 U.S. Income Tax Return (first page only).
- Child - A copy of the child's birth/adoption certificate. Children 19 years of age or older require a Form 1040 if request includes Medical Insurance charged on tuition bill. No other form of dependency will qualify.
- Dependent - Most recent Form 1040 U.S. Income Tax Return (first page only).
- Primary Plan Beneficiary - Beneficiary name must agree with beneficiary designation on file (if allowed by your Retirement plan).

The following do not qualify as tuition related expenses:

- Invoices for previous semesters
- Any Estimated/Projected Charges. All charges must be finalized to student bill.
- Student Loan payments
- Fees that are not mandatory/education related (parking fines, late fees, exam fees, etc.)
- Text books, materials or supplies
- Expenses from any post-secondary institution that is not accredited.
- Utility bills and mortgage payments (for off campus housing)
- Late fees
- Non-Sufficient Fund (NSF) Fees or returned Check Fees

Foreclosure/Eviction from Your Principal Residence

Eviction: Costs directly related to prevent eviction from the dwelling that you use as your principal residence. In addition to how you use the dwelling, relevant factors in determining your principal residence, include, but are not limited to - (i) your place of employment; (ii) the principal place of abode of your family members; (iii) The address listed on your federal and state tax returns, driver's license, automobile registration, and voter registration card; and (iv) your mailing address for bills and correspondence.

For eviction:

- An eviction notice from your landlord or landlord's attorney, or a court order with all the following information:
 - Statement date within the 60 days preceding your request
 - Property address of principal address (must match the address on your retirement account)
- Total amount due (Total cost of the event causing the hardship)
 - Language that threatens eviction
 - Due date of the payment to avoid eviction
 - Specific months for which the payment is due
 - Date of the eviction notice
 - Name and address of the party that issued the eviction notice; phone number (landlord, property manager, attorney, court representative, etc.)
 - Signature and title of the person issuing the eviction notice (landlord, property manager, attorney, court representative, etc.)
 - Any notice by your Landlord/Landlord's Attorney must include a physical signature, title, and contact information.

- If your principal residence address on your eviction notice does not match the address on your retirement account, the records that you keep should include proof of principal residence. (For example: you have a different mailing address or a P.O. box listed on your account.) In this situation, you will be required to submit one of the following items as proof before your online summary-based hardships request can be processed:
 - A current bill, dated within 60 days, addressed to you at the address facing eviction.
 - Your current driver's license (not expired) showing an address matching the address facing eviction.
 - Include cover letter with your name, plan number, account number, indicating this is for a hardship request or your request may be delayed
 - Send to Prudential:
 - Fax # 866-439-8602 OR
 - Mailing address: Prudential Retirement, 30 Scranton Office Park, Scranton, PA 18507-1755
 - IMPORTANT NOTE: Prudential will take no further action until you provide this information. If you fail to send this information within 30 days, Prudential Retirement will consider your request withdrawn.

Foreclosure: Costs directly related to prevent foreclosure of your principal residence. A principal residence is any one residence from that an individual performs their daily functions. In addition to how you use the dwelling, relevant factors in determining your principal residence, include, but are not limited to - (i) your place of employment; (ii) the principal place of abode of your family members; (iii) The address listed on your federal and state tax returns, driver's license, automobile registration, and voter registration card; and (iv) your mailing address for bills and correspondence.

You must be in imminent foreclosure, meaning the foreclosure process has already begun and not just a threat of foreclosure or a late notice.

A foreclosure notice that lists the following verbiage does not qualify: *may or could foreclose, loan may be accelerated, reinstate your loan, etc.*

For imminent foreclosure - mortgage loan, home equity loan, homeowners association/maintenance fees:

- A foreclosure notice on financial institution's letterhead or a court order including all of the following information:
 - Statement date within the 60 days preceding your request
 - Your name (or your spouse's name)
 - Statement that you are in a foreclosure proceeding or judgement
 - Property address of principal address (must match the address on your retirement account)
 - Total amount due (Total cost of the event causing the hardship)
 - Future due date to stop foreclosure
 - Name and address of the party that issued the foreclosure notice (e.g. lender or tax authority)

For imminent foreclosure - delinquent property taxes

- A delinquent tax notice from the county or other governmental authority with all the following information:

- Statement date within the 60 days preceding your request
- Your name (or your spouse's name)
- Statement that you are in foreclosure or sale of the property is scheduled to occur
- Property address of principal address (must match the address on your retirement account)
- Total amount due (Total cost of the event causing the hardship)
- Future due date to stop foreclosure or a future sale date
- Name and address of the party that issued the foreclosure notice (e.g. lender or tax authority)

For imminent foreclosure - private seller-financed/installment agreement

- A copy of the original contract/agreement with all the following information:
 - Your name (or your spouse's name)
 - Property address of principal address (must match the address on your retirement account)
 - Payment schedule
 - Signature from both the buyer and the seller

- The records that you keep should include a letter from the seller with all the following information:
 - Statement date within the 60 days preceding your request
 - Your name (or your spouse's name)
 - Property address of your principal address (must match the address on your retirement account)
 - Total amount due (Total cost of the event causing the hardship)
 - Future due date to stop foreclosure
 - Name and address of the party that issued the foreclosure notice
 - Signature from the seller

If the property address on your foreclosure notice does not match the address on your retirement account:

- If your principal residence address on your foreclosure notice does not match the address on your retirement account, the records that you keep should include proof of principal residence. (For example: you have a different mailing address or a P.O. box listed on your account.) In this situation, you will be required to submit one of the following items as proof before your online summary-based hardship request can be processed:
 - A current bill, dated within 60 days, addressed to you at the address facing eviction.
 - Your current driver's license (not expired) showing an address matching the address facing eviction.
 - Include cover letter with your name, plan number, account number, indicating this is for a hardship request or your request may be delayed
 - Send to Prudential:
 - Fax # 866-439-8602 OR
 - Mailing address: Prudential Retirement, 30 Scranton Office Park, Scranton, PA 18507-1755
 - IMPORTANT NOTE: Prudential will take no further action until you provide this information. If you fail to send this information within 30 days, Prudential Retirement will consider your request withdrawn.

Please note the following items in regard to foreclosure:

- Proof of relationship is required when your spouse's name appears on the documentation instead of your name (ex: marriage certificate or first page of most recent Form 1040 U.S. Income Tax Return)
- A foreclosure notice that lists the following verbiage does not qualify: may or could foreclose, loan may be accelerated, reinstate your loan, etc.
- A Tax Lien/Sale Notice (sale of the taxes) is not a property sale (it is a pre-foreclosure action) and does not qualify.
- A Foreclosure Lien (typically a pre-foreclosure action taken by a homeowners association or a condominium complex due to unpaid fees) does not qualify.
- If you are in Chapter 7 or Chapter 13 Bankruptcy, acceptable proof must include BOTH:
 - a granted Relief from Automatic Stay from the bankruptcy court, signed by the judge AND
 - a qualifying foreclosure notice as detailed above.
- Any notice provided by your Lending Institution must be on letterhead.

Funeral and Burial Expenses

Funeral or burial expenses for your deceased parent, spouse, child, dependent, or primary plan beneficiary, if applicable.

For funeral/burial related expenses from the funeral home, floral shop, casket retailer, etc.:

- Unpaid bills for funeral/burial expenses including all the following information:
 - Statement date within the 60 days preceding your request
 - Name and address of the service provider
 - Name of the deceased
 - Total amount due (Total cost of the event causing the hardship)
 - Indication that you (or your spouse) are responsible for payment
 - Proof of relationship is required when your spouse's name appears on the documentation instead of your name (ex: marriage certificate or first page of most recent Form 1040 U.S. Income Tax Return)

- Proof of death. One of the following should be sufficient:
 - A copy of the death certificate
 - A letter from the hospital or funeral home on company letterhead. The letter must be signed & titled by an authorized representative.
 - The report of death from the funeral home
 - A copy of the obituary
 - If the bill from the funeral home is signed & titled by an authorized representative, further proof of death is not required.

- Proof of your relationship to the decedent. The relationship to you, the plan participant, can be:
 - Parent - A copy of your birth/adoption certificate listing the decedent as your parent.
 - Spouse - Marriage certificate or most recent Form 1040 U.S. Income Tax Return (first page only) listing the decedent as your spouse.
 - Child - A copy of the child's birth/adoption certificate listing you as the decedent's parent.
 - Primary Plan Beneficiary - Beneficiary name must agree with beneficiary designation on file (if allowed by your Retirement plan).
 - Dependent - First page of most recent Form 1040 U.S. Income Tax Return listing the decedent as your dependent.
 - If your name and qualifying relationship to the decedent appear on the death certificate, further proof of relationship is not required.

The following do not qualify under funeral expenses:

- Pre-Paid/Pre-Arranged Funerals or Invoices that have been paid
- Burial expenses covered under any Veteran's Benefits
- Travel expenses of family members to attend funeral (transportation of decedent only will qualify)