Instructions for Requesting a Hardship Withdrawal

TEAMSTER-UPS NATIONAL 401(K) TAX DEFERRED SAVINGS PLAN

Instructions

Please print using blue or black ink. Enclosed are the following items needed to request a hardship withdrawal from your retirement plan. Please review and complete each of the items as described in the procedures below. Mail the required documents for approval and processing to the following address or fax it to 1-866-439-8602:

Prudential Retirement
Teamster-UPS National 401(k) Tax Deferred Savings Plan
PO Box 5640
Scranton PA 18505

Questions?
Call 1-800-537-0189
for assistance.

Procedure Checklist

Item	Procedure	Return to address above?
Hardship Withdrawal Request Form	• Complete all relevant sections after reading all the information in the package. • Indicate the reason for your hardship request on the form. • You must also provide the appropriate documentation evidencing financial need. • Sign and date the form. • Return this form to the above address for review, approval and processing.	**Yes**
Attachments to the Hardship Request Form and Hardship Documentation	The documents you need to attach to your Request for Hardship Disbursement to substantiate the nature of your hardship request are detailed on the ***Attachments to the Hardship Request***. If any of the required documents are missing, your request for hardship cannot be processed. • You must include acceptable documentation within the specified timeframe with the attachments or your request will be rejected.	**Yes**
Approval / Denial of Hardship Request	Upon receipt of your hardship request, a review of all paperwork will be completed. • If it is determined that you qualify for a hardship based on current Internal Revenue Code regulations, we will process your request. All hardship distributions are reported to the Internal Revenue Service on Form 1099-R. In the event of an audit you must retain documentation to support your claim of financial hardship and to demonstrate compliance. Tax or legal counsel should be consulted regarding the permissibility of any distribution. • If your paperwork is not in good order, the hardship distribution request will be denied. We will notify you of our findings. Please note that the documents submitted will not be returned to you, therefore, please make copies for your records.	**No**

Customer Service representatives are available to help you complete the forms, or answer general questions you may have about your distribution or about the plan. Personal assistance with a Customer Service representative is available Monday through Friday, 8 a.m. to 9 p.m. Eastern Time, except on holidays. Our representatives look forward to providing you with information in English, Spanish, or many other languages through an interpreter service. Account information is available for the hearing impaired by calling us at **1-877-760-5166**. On the website, you are able to review your account information. You may access information on your account at **[www.prudential.com/online/retirement]** which is generally available 24/7.