

401(K) HARDSHIP WITHDRAWAL OR LOAN

HARDSHIP REASONS

1. TO PAY MEDICAL EXPENSES THAT WOULD BE TAX DEDUCTIBLE AND THAT ALSO MAY APPLY TO YOUR PRIMARY BENEFICIARY
2. TO PURCHASE YOUR PRIMARY HOME, STOP YOUR EVICTION FROM YOUR PRIMARY HOME, OR STOP FORECLOSURE ON SUCH HOME
3. TO PAY TUITION, RELATED EDUCATION FEES, AND ROOM AND BOARD EXPENSES, FOR UP TO THE NEXT 12 MONTHS OF POST-SECONDARY EDUCATION FOR YOU, YOUR SPOUSE, YOUR CHILDREN, YOUR PRIMARY BENEFICIARY, OR YOUR DEPENDENTS
4. TO PAY FUNERAL OR BURIAL EXPENSES FOR YOUR PARENTS, YOUR SPOUSE, YOUR CHILDREN, YOUR PRIMARY BENEFICIARY, OR DEPENDENTS
5. TO PAY FOR EXPENSES TO REPAIR DAMAGE TO YOUR PRIMARY HOUSE THAT WOULD BE TAX DEDUCTIBLE
6. TO PAY YOUR EXPENSES AND LOSSES (INCLUDING LOSS OF INCOME) ON ACCOUNT OF A DISASTER DECLARED BY THE FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA), PROVIDED YOUR HOME OR PLACE OF EMPLOYMENT AT THE TIME OF THE DISASTER WAS LOCATED IN AN AREA DESIGNATED BY FEMA FOR INDIVIDUAL ASSISTANCE WITH RESPECT TO THE DISASTER

401K LOANS

LOANS ARE AVAILABLE UNDER THE FOLLOWING CONDITIONS:

- MINIMUM LOAN AMOUNT IS \$1000
- MAXIMUM LOAN AMOUNT IS \$25,000 OR 50% OF THE VESTED BALANCE (WHICHER IS LESS)
- YOU MAY BE GRANTED ONE LOAN DURING ANY ONE-YEAR PERIOD
- ONLY ONE LOAN MAY BE OUTSTANDING AT A TIME

To request a 401(k) loan, please call Principal at 800-547-7754 or begin the process at www.principal.com.

HARDSHIP WITHDRAWALS

IF YOU HAVE A FINANCIAL HARDSHIP, AND QUALIFY PER THE IRS HARDSHIP GUIDELINES, YOU MAY BE ABLE TO WITHDRAWAL ALL OR A PORTION OF YOUR VESTED ACCOUNT RESULTING FROM ELECTIVE DEFERRAL CONTRIBUTIONS.

To request a hardship withdrawal, go to www.principal.com. Click on Loans and Withdrawals and follow the required prompts.

WWW.PRINCIPAL.COM

800-547-7754