

*Northwest Sheet Metal Workers
Supplemental (401k) Pension Trust*

**SUPPLEMENTAL PENSION PLAN (401K)
Distribution Request Overview**

Distributable Events:

- ☐ **Early Retirement:** Age 55 or older, termination of employment and a statement that the participant does not intend to do any further work in the Sheet Metal industry.
- ☐ **Normal Retirement:** Age 65 and termination of employment.
- ☐ **Permanent Disability:** Disability or bodily injury, disease or mental disorder which, on the basis of medical evidence, it is determined to be permanent for the remainder of the employee's lifetime.
- ☐ **Termination of Employment:** A lapse of six (6) months since the employee's last hour of employment in the Sheet Metal Industry.
- ☐ **Hardship:** Hardships consist of the following: costs directly related to the purchase of a primary residence, funeral expenses for a member of your family, payment of tuition for the next 12 (twelve) months for post secondary education for yourself, spouse or dependents, the payment necessary to prevent eviction from your principal residence or foreclosure on the mortgage of your principal residence, expenses to repair damage to your principal residence.
- ☐ **Death**

Documentation required from participant in addition to the completed application form:

- ☐ Participant Birth Certificate
- ☐ Spouse's Birth Certificate (if married)
- ☐ Marriage Certificate (where applicable)
- ☐ Any and all Divorce Decree's (participant only)
- ☐ Death Certificate (where applicable)
- ☐ Evidence of Disability (SSD award, physician's statements)
- ☐ Evidence of Hardship: copies of medical bills with balances due, tuition receipts, foreclosure or eviction notice with amounts due, funeral bill

In the event a birth certificate is not available, two pieces of documentation **with the date of birth printed** is acceptable. Examples include driver's license, medical claim, baptismal certificate or marriage license. In the event a marriage license or certificate is not available, a copy of the signature page from a joint tax filing is acceptable.

Keep in mind in most cases, 20% tax will be deducted from the amount you request. Therefore be sure to calculate that into the amount you request in order to receive the amount needed for withdrawal.