

**OPERATIVE PLASTERERS AND CEMENT MASONS
PROFIT SHARING ANNUITY FUND**

PH. (330) 779-8869 3660 STUTZ DR, SUITE 101 CANFIELD, OH 44406-8149 Fx. (330) 270-3582

SPOUSAL CONSENT TO A HARDSHIP DISTRIBUTION

****This form should be completed by your spouse****

I acknowledge that I have read and understand the following:

- a. My spouse is a Participant in the Operative Plasterers & Cement Masons Profit Sharing Annuity Fund.
- b. The Plan is a defined contribution profit sharing plan which provides for distributions required to meet an established immediate and heavy financial need and my spouse has requested such a distribution.
- c. I fully understand that the amount distributed is not a loan; it cannot be returned to the Plan, will constitute taxable income to my spouse and will also be subject to a 10% early distribution penalty unless an exception applies.
- d. I fully understand that the effect of this distribution will be to reduce the amount that may be payable to me from the Plan upon the death of my spouse

I acknowledge that I have read and understand the information set out in this form and I hereby consent to my spouse's request for a distribution to meet the established immediate and heavy financial need indicated on the application form.

Signature of **SPOUSE**

Date

I have witnessed the execution of the foregoing consent by _____, who identified herself/himself to me.

(SPOUSE NAME)
(Notary Must Complete)

Subscribed to and sworn to before me,

This _____ day of _____, 20_____.

Notary Public Signature _____

County _____

State of _____

My Commission expires _____

Place Notary Stamp/Seal Here

OR

Plan Representative _____ Title _____ Date _____

DO NOT SIGN AND DATE THIS FORM UNLESS YOU ARE IN THE PRESENCE OF A NOTARY OR PLAN REPRESENTATIVE.