

IMPORTANT REMINDER:

PLEASE REVIEW YOUR PLAN'S HARDSHIP WITHDRAWAL PROCESSING UPDATES UNDER THE BIPARTISAN BUDGET ACT OF 2018 (IF APPLICABLE TO YOUR PLAN) PRIOR TO COMPLETING THE ATTACHED HARDSHIP WITHDRAWAL PAPERWORK

Dear Retirement Plan Sponsor:

As a reminder, the Bipartisan Budget Act of 2018 contains several provisions that impact 401(k) and 403(b) retirement Plans, including changes that will relax certain rules for participant hardship withdrawals for Plan years starting after December 31, 2018. On November 9, 2018, the IRS issued proposed rules regarding hardship distributions to conform the IRS's regulations to the Act and to incorporate other changes and guidance. Based on the available regulatory guidance, our systems can now apply, for processing purposes, aspects of the new hardship distribution flexibility afforded to Plan participants under 401(k) and 403(b) Plans with hardship distribution features beginning on January 1, 2019, for calendar year Plans. (For non-calendar year Plans with a Plan year start date after January 1, 2019, the new hardship provisions can be operationally applied commencing as of the start of the 2019 Plan year).

Specifically, *unless you and/or your TPA have otherwise directed us*, your Plan's 2019 plan year hardship withdrawals will be processed with the following updates as follows:

- **Elimination of the six-month hardship suspension period:** Contributions will no longer be suspended after participants take a hardship withdrawal. Participants who have recently received a hardship withdrawal will continue to have their accounts suspended from receiving Salary Deferrals for a period of six (6) months after the receipt of the hardship distribution.
- **Elimination of loan requirement:** Participants will no longer be required to take any available loans from their Plans prior to requesting a hardship withdrawal.
- **Earnings on available sources:** Funds available for 401(k) Plan hardship withdrawals will include earnings on all available money sources, as designated by the Plan sponsor and reflected in our records. (Important Note: This operational default will not apply to 403(b) Plans.)

Note: *If your Plan is utilizing the above-listed operational defaults, please ensure your payroll system is updated to eliminate the six-month suspension of elective deferral contributions for participant hardship withdrawals taken on or after January 1, 2019 (for calendar year Plan years) or as of the first day of your 2019 Plan year.*

If you wish to update your Plan's processing elections for hardship withdrawals or have any questions or concerns, please contact your MassMutual representative.

Thank you for your attention to this matter.

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HARDSHIP WITHDRAWAL REQUEST

Important Note: The terms and availability of hardship distributions vary by plan. Please check with your plan sponsor/employer to obtain information regarding any applicable restrictions and to help determine your eligibility for a hardship distribution prior to completing this form. Depending on the requirements applicable to your plan, you may need to provide certain supporting documentation in connection with your hardship withdrawal request. Your hardship withdrawal request cannot be processed until approved by your plan sponsor.

For use by participants still employed by the Company to request a hardship withdrawal. First complete the appropriate Hardship Statement and submit it to your Plan Administrator.

- Refer to your Summary Plan Description for additional detail on sources that can be withdrawn. Changes to the Summary Plan Description may be applicable due to changes in applicable law. For further information regarding the requirements and restrictions for hardship withdrawals for your plan, please contact your employer/plan sponsor.
- Money is prorated across all investments. Additional requirements may apply depending on the requirements applicable to your plan.
- A hardship withdrawal should not be requested unless other sources (including an in-service withdrawal from the Plan if you are eligible) are not reasonably available. If required by your plan at the time your hardship request is approved, your plan account may be suspended from salary deferrals for a period of up to six months following the withdrawal.

Account Number	Sponsor Name
Plan Name	

PARTICIPANT INFORMATION (Please print)

Name (First, Middle, Last)		Social Security No.
Street Address		
City	State	Zip Code
Legal State of Residence _____		
If the Legal State of Residence is not provided, MassMutual will use the state provided in the Mailing Address for state tax purposes.		
Phone Number	E-mail Address	

Marital Status: Married Not Married or Legally Separated

Interested in receiving text message updates on your request?

If so, then check the box below to begin the process to subscribe to the "MMDIST" automated text messaging service, and provide us with your mobile phone number. You will receive an initial text message from MassMutual, respond YES to "opt-in" and receive recurring SMS alerts from our automated text messaging service for this transaction. Standard message and data rates may apply. You may cancel this optional subscription at any time. Review our Terms of Use at <https://www.massmutual.com/tc>, and our Privacy Policy at <https://www.massmutual.com/privacy-policy>.

Send me text message updates on my request. Mobile #: - -

TO BE COMPLETED BY PLAN ADMINISTRATOR:

Is this a hardship withdrawal? Yes No

For Non-Elapsed time plans, has the Participant worked 1000 hours during this plan year? Yes No

WITHDRAWAL OPTIONS (Check only one box)

If the Plan requires spousal consent and you are married, attach a completed Waiver of Qualified Preretirement Survivor Annuity form.

Gross Amount: Withdraw \$ _____ from my vested account balance. I understand that any income tax withholding will be deducted from this amount. If the amount available is less than requested, I want to withdraw the amount available: Yes No

Net Amount: Withdraw \$ _____ from my vested account balance plus withdraw any income tax withholding. If the amount available is less than requested, I want to withdraw the amount available: Yes No

Percent: Withdraw _____% of my vested account balance. I understand that any income tax withholding will be deducted from this amount.

FEDERAL INCOME TAX WITHHOLDING (Participant completes)

Distributions of pre-tax contributions plus interest on all contributions are subject to federal income tax. Federal income tax law requires that 20% of the taxable amount of a non-hardship withdrawal be withheld, unless the payment is directly rolled over to an eligible employer plan or an IRA. Hardship withdrawals are not eligible to be rolled over, and you have the choice to have federal income tax withheld (if no election is made, 10% must be withheld for federal income tax). **Contact your tax advisor or the IRS if you have any questions concerning tax withholding.**

Participant Payee: I understand that a hardship withdrawal is not subject to the 20% mandatory federal income tax withholding as it is not an eligible rollover distribution. If withholding is elected below, 10% of the taxable amount is withheld.

I elect to have federal income tax: withheld not withheld

In addition to this federal income tax withholding, I want an additional amount withheld of \$ _____

STATE INCOME TAX WITHHOLDING (Participant completes)

You may skip this Section if you reside in a state with no income tax or withholding requirement on retirement income.

The taxable portion of your payment may be subject to state income tax withholding requirements. While MassMutual will withhold based on your state's income tax rules and your election, if applicable, you are responsible for ensuring you satisfy your individual state income tax liability. If you make an election that is not in compliance with your state's income tax withholding rules, then MassMutual will default to your state's income tax withholding requirements.

State Income Tax Withholding rules are subject to change at any time. For current state specific tax information pertaining to your resident state, you should contact your tax advisor or your state income tax department. Also note, state tax rules may apply differently depending on your type of distribution (i.e., lump sum, periodic, non-periodic, etc.). In addition, some states allow for an exclusion from income distributions from certain retirement plans - to confirm whether you may qualify to exclude all or a portion of your distribution from income for state taxation purposes, you should consult your plan sponsors or state income tax department.

If your state's income taxes are determined based on wage tables, MassMutual is unable to calculate a net amount, you will need to ensure that you have grossed up accordingly. Your request may be delayed if a net amount is requested.

If you do not see your state listed below it is a result of your state not permitting state income tax.

Any tax information included in this written or electronic communication was not intended or written to be used, and it cannot be used by the taxpayer, for the purpose of avoiding any penalties that may be imposed on the taxpayer by any governmental taxing authority or agency.

Your state income tax withholding options are:

AR, DE, IA, KS, MD, MA, NC, NE, OK, VT, VA	<p>These states require mandatory state income tax withholding on taxable distributions. MassMutual is required to withhold state income taxes based on state law. You may not elect out of state income tax withholding.</p> <p>Given that this withdrawal request is not eligible to be rolled over, if you choose to opt out of federal income tax withholding, MassMutual will automatically opt you out of state income tax withholding unless you indicate below to withdraw taxes. If you did not opt out of federal income tax withholding, then MassMutual will withhold based on state law.</p> <p><input type="checkbox"/> I elect to withhold an amount of \$ _____ (whole dollar amount) or _____ %</p>
CA, ME, OR, DC	<p>These states require mandatory state income tax withholding. MassMutual is required to withhold state income taxes based on state law unless you elect out of withholding: <input type="checkbox"/> I elect no state income tax withholding.</p> <p>Note: The District of Columbia only requires mandatory withholding on a "lump sum" distribution that brings your account balance to zero. If you are requesting a "lump sum" distribution, then you may not opt out of withholding.</p>
AL, AZ, CO, ID, IL, IN, KY, LA, MS, MO, MT, NJ, NM, NY, ND, OH, PA, RI, WV, WI	<p>These states permit voluntary state income tax withholding. You may voluntarily elect state income tax withholding by providing a dollar amount or percentage below. If no election is made for these voluntary states identified, then MassMutual will not apply any withholding.</p> <p><input type="checkbox"/> I voluntarily elect to withhold an amount of \$ _____ (whole dollar amount) or _____ %.</p> <p>Note:</p> <p>IL only permits voluntary state income tax withholding <u>on periodic payments</u>. Lump sum distributions do not allow for state income tax withholding. If a tax election is requested on a lump sum distribution, MassMutual will not apply any withholding.</p> <p>AZ only permits voluntary state income tax withholding <u>on periodic payments</u> where you may only elect one of the following percentages 0.8%, 1.3%, 1.8%, 2.7%, 3.6%, 4.2%, 5.1%. If any other percentage or dollar amount is requested above, MassMutual will not withhold. If a tax election is requested on a lump sum distribution, MassMutual will not apply any withholding. If additional amount is requested for periodic payments, please complete section below.</p>

GA, MN, SC, UT	These states permit voluntary state income tax withholding. You may voluntarily elect state income tax withholding by selecting the box below. If no election is made for these voluntary states identified, then MassMutual will not apply any withholding. Please note only Gross Distribution requests are permitted when applying state income tax withholding. <input type="checkbox"/> Withhold based on my state's tax table formula, if applicable (MassMutual will apply the default tax allowance.)
CT, MI	These states require mandatory state income tax withholding. MassMutual is required to withhold state income taxes based on state law unless you provide an alternate dollar amount or percentage withholding instruction below, along with completing your state specific W-4P withholding certificate and submitting it with this form. If a W-4P is not provided, MassMutual will default to your state's mandatory max withholding amount. <input type="checkbox"/> I elect to withhold an amount of \$ _____ (whole dollar amount) or _____ %
Additional State Income Tax Withholding	I elect to have an additional _____ % or \$ _____ (whole dollar amount) if state income tax withheld from my payments.

DELIVERY INSTRUCTIONS (complete if applicable)

Direct deposit to a bank account of which I am an authorized account holder - Deposited within 3 business days from date of processing

This option is NOT available for Rollovers.

To elect Direct Deposit, you must select either **Checking or Savings** and you must provide a voided check or a bank specification sheet from your bank for validation.

To help protect our customers' assets, MassMutual may independently validate bank and customer account information before processing Direct Deposit/EFT. If we are unable to independently validate the bank and customer account information or sufficient documentation to support the Direct Deposit/EFT is not provided, we will mail a check to the address of record. It should be noted that we are not always able to independently validate credit unions or smaller banks. If the account cannot be validated, a check will be mailed even if a voided check or financial instrument is submitted with distribution request.

Checking Savings

Bank Name _____

Bank ABA/Routing (9 digits) _____ Bank Account No. _____

Please note that we can only send funds via direct deposit to banks with a valid U.S. routing number.

I understand that if I do not fully complete this section or the bank account information I have provided is invalid, a check will be mailed. I understand that a reprocessing fee may be charged to my account if the direct deposit is declined by my financial institution. Subsequent withdrawals will be processed in the same manner (up to 180 days from the date of the original distribution) unless I notify MassMutual in writing to distribute the money differently. I also authorize MassMutual to initiate a debit to my account for any overpayment or payments made in error.

Send my payment by check - Allow up to 10 business days for postal service delivery.

Your cash payment will be mailed to the address contained in our files.

SIGNATURES

I understand that I have a right to a 30-day election period. I further acknowledge that I am waiving the 30-day election period by making an affirmative election on this distribution form.

I understand there may be a charge for each distribution processed and, if all required items are not completed on this form, payment will be delayed. For more information about fees, visit the retirement web portal at www.RetireSmart.com. Select the Current Retirement Statement at the top of the Statements/Required Disclosures page. If electing direct deposit, by signing below I certify that I am an account holder on the bank account listed above.

Payee

Date

Plan Administrator

Date