Important information from
THE LOCAL 46 TRUST FUND OFFICE

Hardship Withdrawal Applications

1. All hardship applications are handled by the Trust Fund office.
2. All hardship applications must be filled out by the member and the reasons for hardship withdrawal documented. If the member is married, the consent of spouse is required. The signature of the spouse must be notarized.
3. Hardship applications are subject to the request amounts as stated in the plan. Consent the plan or call the Trust fund for details.
4. Members must submit documents as proof of request for hardship withdrawals.
5. Once documented and duly signed and *notarized,* hardship applications will be submitted for approval and normally take 5 business days to process.
6. Checks can be either mailed to member's home or delivered to the fund office.
7. Checks sent to the office will not be available before 11:30 AM.
8. For fast track handling, emergency situations must be discussed wIth Business Manager Financial Secty./Treas. Robert Ledwith.