

SIMPKINS & ASSOCIATES HARDSHIP REQUEST NOTIFICATION

Please print or type.
Plan Name 457 RETIREMENT PLAN

EMPLOYEE # 065404

Participant Name _____

Address 4513 _____

Social Security No. _____

Phone No. (956) 383-3112

SECTION I - Hardship

I understand that the withdrawal is not a distribution, other than a distribution to me under the Plan, taxable as ordinary income unless I am at least 59 1/2 years of age. Expenses as provided in the IRS rules apply to the 401(k) Plan for at least 6 months before withdrawal.

Hardship only to the extent that the amount of withdrawal is necessary for my immediate and heavy financial need. I represent that I have obtained all other non-taxable loans currently available to me. I understand that this withdrawal will be taxable as ordinary income. In addition, a 10% penalty tax will apply to the amount withdrawn to pay certain deductible medical expenses.

IRS rules apply to the 401(k) Plan for at least 6 months before withdrawal.

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The IRS only allows a hardship withdrawal. Check the one that applies to you.

Hardship withdrawal. Check the one that applies to you.

- (X) Medical expenses incurred by me, my spouse, or any of my dependents (or any expense necessary to obtain medical care).
- () Purchase (excluding mortgage payments) of my principal residence.
- () Payment of tuition, related educational fees, and room and board expenses for the next 12 months of post-secondary education for me, my spouse, my children, or my dependents.
- () The need to prevent eviction from or mortgage foreclosure on my primary residence.
- () Funeral or burial expenses for my parent, spouse, child or dependent.
- () Repair of casualty damage to my primary residence that would be deductible under IRC Section 165.

Hardship Requested \$ 100% Year-to-date deferrals N/A

Total amount deferred since you initially joined the plan \$ N/A

Have you ever taken a hardship before? NO If so what was the amount taken \$ N/A

I hereby request a hardship withdrawal from my account. I meet and agree to the requirements above and understand the tax implications of this withdrawal. If I am directing my investment accounts, make the withdrawal based on my current investment direction election. I understand that there may be a fee charged to my account by Simpkins & Associates for processing this request.

PARTICIPANT SIGNATURE X _____

Date 4/28/09

SECTION II - Authorized Plan Representative

As the Authorized Plan Representative, I authorize you to perform the ministerial acts relating to the hardship distribution. This request is in compliance with our Plan document.

AUTHORIZED PLAN REPRESENTATIVE X _____

Date _____

SECTION III - Distribution Procedure

- Determine if distribution request complies with all provisions of your plan documents and policies.
- S&A will help facilitate the check as requested above.

Fax request to:
Simpkins & Associates
(972) 960-7133

RECEIVED

OFFICE OF EXECUTIVE OFFICER
ON: 4/30/09 BY: _____