

MASON TENDERS' DISTRICT COUNCIL ANNUITY FUND

Participant Certification for COVID-19 Hardship Withdrawal (in the amount of \$10,000 or entire account balance, if less than \$10,000)

As part of the application for a Hardship Withdrawal from your Annuity Fund account due to COVID-19, you must complete this Certification by choosing **one** of the options below, depending on the reason why you are applying for this withdrawal, and sign this Certification.

CARES Act Hardship

_____ **Certification of Hardship Under the Federal CARES Act (Coronavirus Aid, Relief, and Economic Security Act):**

I hereby certify that:

- Myself or my spouse or dependent (as defined in the Internal Revenue Code) has been diagnosed with the virus SARS-CoV-2 or with coronavirus disease 2019 (COVID-19) by a test approved by the Centers for Disease Control and Prevention; or
- I am experiencing adverse financial consequences due to being quarantined, furloughed, laid off or having work hours reduced due to the virus or disease; or
- I am experiencing adverse financial consequences due to being unable to work due to lack of child care due to the virus or disease.

Other Financial Hardship due to COVID-19

_____ **Certification of Other Financial Hardship Due to COVID-19:**

I hereby certify that I am experiencing financial hardship as a result of the COVID-19 pandemic.

Important Note Regarding Tax Withholding: As with all Hardship Withdrawals, the Fund will withhold 10% for federal income tax purposes *unless you opt out of withholding on the IRS Form W-4P included with the application, as explained in the application.* For more information about this type of Hardship Withdrawal including tax relief that you may be eligible for under the CARES Act, please see the Fund's website at www.mtdctrustfunds.org.

I understand that the Fund is relying on the truth of the above Certification to determine that I satisfy the requirements for this Hardship Withdrawal distribution.

Print Participant Name

Signature

Date