



# HAWAII ELECTRICIANS ANNUITY FUND

1935 HAU STREET, ROOM 300 • HONOLULU, HAWAII 96819-5003 • PHONE (808) 841-6169 • FAX 847-4596

## ANNUITY HARDSHIP DISTRIBUTION DOCUMENTATION GUIDE

### I. Your Hardship Distribution application must include the following, or it will be considered incomplete:

1. Letter explaining your Hardship
2. One (1) month of paycheck, unemployment check, temporary disability or workers' compensation check stubs.  
If married, one (1) month of paycheck stubs from your spouse
3. Copy of your latest W-2 Tax Form stubs for you & your spouse
4. If married, copy of your Marriage Certificate
5. If ever divorced, copies of all your Divorce Decrees
6. The following documentation pertaining to your specific Hardship:
7. Copy of your and your spouse's birth certificate or Passport

#### A. EVICTION FROM RENTAL UNIT OR MORTGAGE FORECLOSURE (Must be your Primary Residence)

Eviction Notice or Foreclosure Notice stating:

- a. How many months of payments you are behind
- b. How much you owe at the time; and
- c. When payment is due to prevent the eviction or foreclosure.

**NOTES:** (1) **The Fund must be provided sufficient time to issue a check before the payment deadline, or your application will be denied.** Your landlord or mortgage holder may provide written confirmation that the deadline has been extended to supplement the eviction or foreclosure notice;

(2) **It is not sufficient that you are behind on your rent or mortgage;** the Hardship Distribution can only be made to prevent a forthcoming eviction or foreclosure.

#### B. MEDICAL BILLS (For you, your spouse, or dependent children)

Copies of **current outstanding medical bills** not covered by Insurance. (You cannot be reimbursed for bills that have been paid.) Total amount of the Hardship Distribution must be at least \$100.00.

#### C. AMOUNTS NECESSARY TO SECURE A RENTAL UNIT

Draft or executed rental agreement showing the amounts payable for security deposit, first month's rent, and other expenses necessary to have the right to move into the rental unit.

#### D. FUNERAL EXPENSE (For deceased spouse, child or parents only)

Copies of quotes from the funeral home and/or catering facility. Airfare cannot be included in the Hardship Distribution amount.

**E. ASSISTANCE WHEN UNEMPLOYED AND NOT QUALIFIED FOR UNEMPLOYMENT OR WELFARE ASSISTANCE (food, clothing, rental, and medical expenses)** – Must have signed the books with Local Union 1186, be available for work, and have not rejected work. You may be required to provide an unemployment benefit denial statement and/or welfare assistance denial statement plus other applicable documentation (unpaid medical bills, rental agreement, personal budget, etc.).

**F. EDUCATION FOR PHYSICALLY OR MENTALLY HANDICAPPED DEPENDENT CHILD NOT COVERED BY GOVERNMENT AID.** Invoice or contract from education facility. Please contact our office for other necessary documentation on a case-by-case basis.

**G. CATASTROPHIC EXPENSES CAUSED BY FIRES, FLOODS, ACCIDENTS, OR EARTHQUAKES IN EXCESS OF YOUR CASH RESERVES AND FINANCIAL ASSISTANCE.** Insurance claims made, paid, and/or denied, contractor(s)'s quotes, and pictures of damage. Please contact our office for other necessary documentation on a case-by-case basis.

**II. Other Limitations on Your Hardship Distributions**

1. You may only receive two (2) Hardship Distributions in a five (5) year period;
2. Hardship Distributions are limited to 50% of your Account Balance, not to exceed \$25,000.00; and
3. Only amounts supported by documentation may be paid as a Hardship Distribution.