



STAR 401(k) PLAN

## HARDSHIP WITHDRAWAL FORM

### INSTRUCTIONS

Attached please find an application for the hardship withdrawal from your SUPERVALU STAR 401(k) PLAN.

- Review the application and review the Hardship Withdrawal Instructions.
- Sign and date the application form. Please include your phone number in the space provided.
- Voya Financial™ will mail an IRS Form 1099R to you early next year, if your application is approved.
- Mail your Hardship application and supporting documentation to the following address:

**REGULAR MAIL**

Voya Institutional Plan Services  
SUPERVALU STAR 401(k) PLAN  
Plan Administration Unit  
P.O. Box 24747  
Jacksonville, FL 32241-4747

**OVERNIGHT MAIL**

Voya Institutional Plan Services  
SUPERVALU STAR 401(k) PLAN  
Plan Administration Unit  
8900 Freedom Commerce Parkway  
Jacksonville, FL 32256-8264

Hardship withdrawal applicants must send supporting documentation such as eviction notice, copies of medical bills with an explanation of benefits, college tuition bills, or executed contract of sale. Please see attached Hardship Withdrawal Instructions for more details.

Voya will process the application if received in a timely manner and the application is determined to be in good order. Voya will process the transaction and send the check directly to you. Voya will inform payroll to suspend contributions to your SUPERVALU STAR 401(k) PLAN for the next 6 months. If disapproved because of missing documentation or ineligible hardship reasons, you will be notified in writing.

*Please note: Documentation must be complete and in good order to process your request. An incomplete application will cause a delay in receiving your check.*

### PART I - PARTICIPANT INFORMATION

Name \_\_\_\_\_

FIRST

MIDDLE INITIAL

LAST

Street Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Social Security Number \_\_\_\_ - \_\_\_\_ - \_\_\_\_ or Employee ID \_\_\_\_\_ Birth Date \_\_\_\_\_

Daytime Phone ( ) \_\_\_\_\_ Evening Phone: ( ) \_\_\_\_\_

(continued)



**PART 2 - HARDSHIP WITHDRAWAL ELECTION**

The Plan allows hardship distributions only under the following Internal Revenue Code Safe Harbor Regulations for immediate and heavy financial needs. *Please choose the one applicable to your circumstance:*

REASON	REQUIRED DOCUMENTATION	INFORMATION THAT MUST BE REFLECTED ON DOCUMENTATION
<input type="checkbox"/> Unreimbursed medical expenses for medical care described in IRC section 213(d) previously incurred or necessary to obtain medical care described in section 213(d) for: ____ You, <b>or</b> ____ Your spouse, <b>or</b> ____ Your dependents (as defined in section 152)*	<ul style="list-style-type: none"> <li>• Explanation of Benefits (EOB) - Must be dated within past 2 years and reflect amount paid by the insurance company</li> <li>• Corresponding bill from the provider</li> </ul>	<ul style="list-style-type: none"> <li>• EOB</li> <li>• Must be dated within the past 2 years, <b>and</b></li> <li>• Must reflect the amount paid by the insurance company, <b>and</b></li> <li>• Must reflect the amount owed by the insured</li> <li>• Corresponding bill               <ul style="list-style-type: none"> <li>- Must be dated within the past 90 days, <b>and</b></li> <li>- Must indicate the amount still due by the insured</li> </ul> </li> </ul>
<input type="checkbox"/> Tuition, related educational fees, room and board for the next semester or quarter of post-secondary education for: ____ You, <b>or</b> ____ Your spouse, <b>or</b> ____ Your children, <b>or</b> ____ Your dependents (as defined in section 152)*	<ul style="list-style-type: none"> <li>• Itemized tuition bill, <b>and/or</b> Room and board statement provided by the school</li> </ul>	<ul style="list-style-type: none"> <li>• Must be dated within 4 months of the beginning of the quarter or semester.</li> </ul>
<input type="checkbox"/> Purchase of your principal residence	<ul style="list-style-type: none"> <li>• Signed purchase contract, <b>or</b></li> <li>• Intent-to-purchase agreement, <b>or</b></li> <li>• If building, copy of builder's contract</li> </ul>	<ul style="list-style-type: none"> <li>• Must be dated within last 30 days, <b>and</b></li> <li>• Must reflect your name as the buyer, <b>and</b></li> <li>• Must reflect the address of the residence being purchased, <b>and</b></li> <li>• Must reflect the purchase price, <b>and</b></li> <li>• Must reflect the amount of the down payment, <b>and</b></li> <li>• Must reflect a closing date no more than 6 months in the future, <b>and</b></li> <li>• Must reflect signatures of both buyer and seller</li> </ul>
<input type="checkbox"/> Repair of principal residence that would qualify as a casualty deduction such as a fire or storm	<ul style="list-style-type: none"> <li>• Billing statement</li> <li>• Letter from insurance company stating what is not covered from the casualty loss</li> </ul>	<ul style="list-style-type: none"> <li>• Must be dated within last 4 months, <b>and</b></li> <li>• Must reflect the amount necessary to repair principal residence</li> </ul>
<input type="checkbox"/> Prevention of mortgage foreclosure or eviction from your principal residence	<ul style="list-style-type: none"> <li>• Bank/mortgage statement, <b>or</b></li> <li>• Letter from bank/mortgage company, <b>or</b></li> <li>• Letter from landlord, <b>or</b></li> <li>• Copy of the court document substantiating the eviction or foreclosure legal proceedings</li> </ul>	<ul style="list-style-type: none"> <li>• Must be dated within last 4 months, <b>and</b></li> <li>• Must reflect the amount necessary to prevent foreclosure or eviction, <b>and</b></li> <li>• If statement or letter, must threaten eviction or foreclosure <b>and</b></li> <li>• Document must contain eviction/foreclosure date. This date must be in the future</li> <li>• Letter of instruction detailing the time period of missed payments</li> </ul>
<input type="checkbox"/> Funeral/Burial expenses for: ____ You, <b>or</b> ____ Your spouse, <b>or</b> ____ Your children, <b>or</b> ____ Your dependents (as defined in section 152)*	<ul style="list-style-type: none"> <li>• Funeral/burial billing statement</li> </ul>	<ul style="list-style-type: none"> <li>• Must reflect name of deceased, <b>and</b></li> <li>• Must reflect date of services provided within the past 90 days, <b>and</b></li> <li>• Must reflect your name as individual billed; <b>and</b></li> <li>• Must include itemized funeral/burial expenses</li> </ul>

\*Without regard to the gross income exclusion of section 152 (d)(1)(B). (Generally those who you claim as dependents on your federal tax return)



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### In addition:

- The distribution cannot exceed the amount of your immediate and heavy financial need. The amount of your immediate and heavy financial need may include any amounts necessary to pay any federal, state, or local income taxes or penalties reasonably anticipated to result from the distribution.
- You will be prohibited from making any elective contributions to the plan for 6 months after receipt of the hardship distribution.
- You must have exhausted all other loan and withdrawal options available to you under the Plan.
- You can not remit multiple hardship requests for a time period that was previously submitted.

**If you complete and return this form, you are certifying that you acknowledge and meet the Plan requirements.**

Amount of Withdrawal: \$ \_\_\_\_\_

If you would like all or a portion of your Company Stock in-kind, please enclose a letter of direction along with this application.

### Federal and State Withholding\* Election

#### Elect only one option.

- ☐ I elect 10% federal income tax withholding and any applicable state tax withholding. (or)
- ☐ I elect to have no federal income tax or applicable state tax withheld. (or)
- ☐ I elect \_\_\_\_\_% (enter percentage desired) federal income tax withholding and \_\_\_\_\_% (enter percentage desired) state tax withholding (if applicable). (or).
- ☐ I elect \$ \_\_\_\_\_ (enter specific dollar amount) of federal income tax withholding and \$ \_\_\_\_\_ (enter specific dollar amount) state tax withholding (if applicable).

If no election is indicated above, 10% federal income tax and applicable state tax will be withheld.

*Note: Notwithstanding the above election, state income tax will be withheld if required.*

### Company Stock Fund - Dividend Option

In order to receive a hardship distribution, your dividend option on the Company Stock Fund must be set up as a direct payment. As a result, if your hardship is approved and you are not currently set up to receive your Company Stock dividend in cash, this election will automatically be set up on your account.

## PART 3 - PARTICIPANT AUTHORIZATION

*I hereby authorize SUPERVALU and Voya to contact any person or business to confirm the facts and conditions contained in this application, including all attachments. I certify that all the information contained in this application is true and correct.*

Participant Signature \_\_\_\_\_ Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**If you have any questions, you may call the SUPERVALU STAR 401(k) PLAN Information Line at 1-888-STAR-088 or to obtain additional plan or account information, please access your account at [www.supervalustar401k.com](http://www.supervalustar401k.com). Customer Service Associates are available Monday through Friday, 7:00 a.m. to 8:00 p.m. Central Time (exclusive of stock market holidays).**

### How would you like to receive your withdrawal?

- ☐ First Class Mail at no additional charge.
- ☐ Overnight Delivery. I understand I will pay a non refundable fee of \$20 which will be deducted from my account.
- ☐ ACH Note: You must already have banking information on file with the Plan for at least 7 days in order for this payment to be directly deposited to your bank via automated clearing house.

### \*Withholding Tax Notice

*Please review carefully since taxes withheld are remitted to the internal Revenue Service as soon as a distribution occurs and cannot be returned.*

I understand that the hardship withdrawal is not eligible to be rolled over and that unless I elect not to have taxes withheld, 10% of the taxable portion of my distribution will be withheld and remitted to the internal Revenue Service (IRS). Depending upon my tax status, I may owe additional taxes on this distribution.

I understand that I may defer my distribution at least thirty (30) days after receipt of Special Tax Notice. By electing to take a distribution or initiating a direct rollover now, I am waiving this 30-day period.

I understand that my distribution may also be subject to state income tax and that I may elect not to have state income withholding apply to my withdrawal. If I do not elect to have state income taxes withheld, I may be responsible for payment of an estimated state income tax.

A portion of this distribution may also be subject to the 10% penalty tax under the Internal Revenue Code for early withdrawals. This penalty tax is in addition to federal and state income taxes.