

# Requesting an unforeseeable emergency

## Is this the correct form?

**This form can be used to request a distribution due to an immediate and heavy financial need.**

If you would like to request a distribution for another reason, please refer to the Lincoln website for the applicable form.

**DO NOT** use this form for:

- General distributions or Qualified Domestic Relations Order (you are the alternate payee)
- Required minimum distribution
- 457(b) Top Hat plans
- Excess withdrawal (refund)
- Death claim (you are the beneficiary)
- Plan termination
- Rollover or transfer

## Need additional help?



**Visit**  
[LincolnFinancial.com](https://www.lincolnfinancial.com) or



**Call**  
1-800-234-3500,  
M - F, 8 am - 8 pm ET

**For additional information** please consult with a tax advisor and/or go to the IRS website at [www.irs.gov](https://www.irs.gov).

## Frequently asked questions

### What is an unforeseeable emergency distribution?

An unforeseeable emergency distribution is a severe financial hardship arising from events beyond the control of the participant and the distribution is necessary to satisfy the emergency need. In order to receive an unforeseeable emergency distribution you must meet the requirements defined by the Internal Revenue Service (IRS). Including but not limited to:

- You must be actively employed with the employer administering this retirement plan.
- You have obtained all available distributions (other than unforeseeable emergencies) from all plans of your employer (and all related employers).
- Your distribution must qualify for one of the unforeseeable emergency reasons listed below.
- If required by the plan, you have obtained all available plan loans from all plans of your employer (and related employers). If you have not obtained a required loan, it is because you are financially unable to repay a loan at this time.
- You have no other cash or other assets that can be liquidated without causing further hardship.
- The requested amount is not in excess of the amount needed to satisfy the unforeseeable emergency (including amounts necessary to pay any federal, state, or local income taxes or penalties reasonably expected to result from the distribution).
- Your emergency need may not be relieved by discontinuing your elective deferrals.

### What reasons qualify me for an unforeseeable emergency distribution?

Please refer to page 2 of this Unforeseeable Emergency Request form for a detailed listing of the unforeseeable emergency reasons and the required supporting documentation.

Please note: All reasons are not available to every plan. Contact Lincoln for more information.

### What is not considered an unforeseeable emergency?

- Payment of income taxes unrelated to this distribution
- Purchase of a residence
- Tuition and related expenses

- Credit card expenses
- Baby sitting or child care
- Medically unnecessary cosmetic surgery
- Health club/weight loss program
- Veterinary expenses
- Eviction from land
- Insect damage/removal

Please note: Reimbursement of paid expenses is not allowed. The supporting documentation provided must be for unpaid or outstanding expenses.

### What portion of my retirement account is available for distribution?

Your entire account balance may not be available for unforeseeable emergency. Reference your online account or contact Lincoln for more information.

### What documentation can be used as “proof of relationship”?

- Spouse: Marriage certificate or IRS income tax return
- Parent: Birth certificate, IRS income tax return, adoption certificate, or legal guardianship documentation.
- Dependent: IRS income tax return or legal guardianship documentation
- Beneficiary: This is determined by the information we have on file at the time we receive your unforeseeable emergency request.

Please note: If none of the above are applicable to you, please contact Lincoln for additional instructions.

### What is an “explanation of benefits”?

An explanation of benefits is a document from the insurance company that includes a financial breakdown of the amount charged by the medical provider relative to the amount you will owe to the provider once insurance has been applied.

### What other things should I know before completing this form?

- Your documentation must support the amount of your unforeseeable emergency request.
- All bills must be unpaid/outstanding and dated within the last 90 days.

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# Unforeseeable emergency request

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### Required documentation:

You should make sure you retain documentation that supports your request (refer to the attached Frequently Asked Questions). Your documentation must support the total amount requested, which can include estimated taxes and/or penalties.

**Tax withholding:** Withholding will only apply to the taxable portion of your payment.

### Important:

- If you have too little tax withheld, you will generally owe tax when you file your tax return and may owe a penalty unless you make timely payments of estimated tax. If too much tax is withheld, you will generally be due a refund when you file your tax return.
- If your distribution includes rollover amounts from an IRA, 401 or 403(b) plan, it may be subject to an additional 10% early distribution tax penalty. This penalty tax will be assessed when you file your tax return and is not automatically included in your tax withholding for this distribution.



**IRS Form W-4R:** This form can be found by searching on the IRS website

[www.irs.gov](http://www.irs.gov) for W-4R.

**If no option is selected on this form, and you do not submit a valid IRS Form W-4R with your distribution form, Lincoln will apply the default withholding percentage from your payment.** Please consult your tax advisor with any questions on making your tax withholding election.

If you have questions or need assistance completing this form, call the Lincoln Customer Contact Center at 1-800-234-3500 or contact your retirement plan representative.

## 1. Tell us about yourself.

Name (first, MI, last, suffix)

SSN

Mailing address

Date of birth (mm/dd/yyyy)

City

State

Zip

Mobile

Plan ID (refer to your statement)

Phone

## 2. How much should we send you?

**Amounts will be distributed from your available vested balance and may be limited to certain contribution types. The total amount you receive may be less than the amount requested, depending on your available balance and tax withholding.**

Amount options (choose one)

Send me the entire amount available for the unforeseeable emergency.

Send me a payment of \$ (Dollar amount must be provided.)

If you have the available balance, would you prefer we increase the amount of your distribution to account for tax withholding? Yes No (Only check yes if you did not include taxes in the amount requested above.)

If applicable, the *Lincoln PathBuilder Income*® investment option\* and Income America\* 5ForLife target-date funds cannot be excluded from an unforeseeable emergency distribution. If you have a balance in the *Lincoln PathBuilder Income*® investment option\* or Income America\* 5ForLife target-date funds, this distribution may cause an excess withdrawal.

\*Not available in New York.

## 3. How do taxes impact your distribution?

Lincoln will withhold taxes from your distribution at the rates detailed below and will automatically send the withholdings to the IRS and state on your behalf. For more information on federal tax withholdings, please refer to the Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions (IRS Form W-4R).

Taxes withheld from your distribution will include:

### Federal tax (if applicable)

Please be advised that your payment may be subject to federal income tax withholding.

You have the right to make a withholding election by completing IRS Form W-4R and submitting it along with this form to Lincoln, or you may elect either the default withholding rate or opt out of federal withholdings by making an election on this form.

Because your withdrawal request is not an eligible rollover distribution, the default withholding rate is 10%.

Apply the voluntary default federal tax withholding rate of 10%.

Do not withhold federal income tax.\*

I am enclosing an IRS Form W-4R to elect another federal tax withholding rate.\*

\*You cannot choose less than 10% for payments to be delivered outside the United States and its possessions.

### State tax (if applicable)

State tax is automatically calculated and based on your residence on file.

Check this box if you are attaching your state's applicable withholding certificate to make an alternative election.

Lincoln Financial is the marketing name for Lincoln National Corporation and its affiliates.


Affiliates are separately responsible for their own financial and contractual obligations.

# Unforeseeable emergency request


## 4. How would you like to receive your payment?


**Direct Deposit:** If your bank account information is illegible or incomplete, Lincoln will issue a check and mail to your address on file.

**Please note:** We cannot direct deposit to reloadable bank cards.

 **If you direct deposit to a checking account:** To ensure accuracy, please include a photo copy of a voided check.

**If you direct deposit to a savings account:** To ensure accuracy, please include a verification of deposit from your financial institution.

 **There may be options on this form that are not available under your retirement plan or may have additional restrictions.** Please contact Lincoln for more information.

 **Medical expenses for your spouse or dependent require additional documentation for proof of relationship:** Please refer to "What documentation can be used as proof of relationship?" in "Requesting an unforeseeable emergency" included at the beginning of this form.

**Medical Expenses** qualify for an unforeseeable emergency if they are deductible under the Internal Revenue Code. Refer to IRS Publication 502 at [www.irs.gov](http://www.irs.gov).

I would like my payment to be sent as a (choose one)


Direct deposit to my personal bank account as described here:  
Select this box if this is a savings account:


Name as it appears on your account	Bank transit/ABA number (9-digits)
Financial institution	Account number

Check, mailed to my address on file.

## 5. Tell us about your immediate and heavy financial need.

**Choose the reason for your unforeseeable emergency and include the required documentation with this form. Please ensure that the documentation you provide supports the amount requested. If the documentation supports a total amount plus any estimated tax withholding amount that is less than requested, your distribution may be delayed.**

**Not all reasons for an unforeseeable emergencies may be available in your plan.** 

My reason for unforeseeable emergency	Documentation required (dated within the last 90 days)
Medical expenses for me, my spouse, or my dependent.*  (Medical expenses qualify as an unforeseeable emergency if they are deductible under the Internal Revenue Code. Refer to IRS Publication 502 at <a href="https://www.irs.gov">https://www.irs.gov</a> .  Depending on your plan, medical expenses for your beneficiary may also qualify as an unforeseeable emergency reason.)	Provide #1 AND #2; also provide #3 if applicable.  1. A copy of a current bill for services that shows the outstanding balance due, the medical provider, and amount due. Please include the name of the person being billed.  2. An Explanation of Benefits (EOB) (from the insurance provider) for each bill, showing what portion of the expense was covered by insurance or documentation indicating that the expense is not reimbursable from insurance.  3. Services requiring a prepayment must have documentation indicating that the expense is not reimbursable from insurance.
Payment(s) to prevent my eviction from my primary residence or foreclosure on the mortgage on my primary residence.	A copy of the Notice of Eviction or Foreclosure notice that must state: <ul style="list-style-type: none"><li>The amount due to prevent eviction or foreclosure.</li><li>A future date for eviction or foreclosure that states that you "will" be evicted or foreclosed (not "may"), if the amount due is not made current by the future date</li><li>If you pay the amount stated, you will be allowed to stay at the property.</li><li>A signature of the landlord and the landlord's contact information must be present if a rental.</li><li>Your name and the property address.</li></ul>

\* Refer to the "Frequently Asked Questions" section of "Requesting an Unforeseeable Emergency" at the beginning of this form for proof of relationship documentation information.

 **Step 5 is continued on the next page.**

# Unforeseeable emergency request


## 5. Tell us about your immediate and heavy financial need (continued).



**Payment(s) for burial or funeral expenses for your deceased parent, spouse, child, or other dependent require additional documentation for proof of relationship:** Please refer to "What documentation can be used as proof of relationship?" in "Requesting an unforeseeable emergency" included at the beginning of this form.



**There may be options on this form that are not available under your retirement plan or may have additional restrictions.** Please contact your Lincoln for more information.

My reason for unforeseeable emergency	Documentation required (dated within the last 90 days)
Payment(s) for burial or funeral expenses for my deceased parent, spouse, child, or other dependent*   (Depending on your plan, payment(s) for burial or funeral expenses for your primary beneficiary may qualify as an unforeseeable emergency reason.)	An itemized unpaid bill for burial and/or funeral expenses incurred that indicates the name of the facility completing the services. <ul style="list-style-type: none"><li>• The bill must indicate your name as responsible for payment of services.</li><li>• A death certificate is required if the decedent's name is not included in the bill for service.</li></ul>
Expenses for the repair of any damage to my primary residence to the extent not covered by insurance. This includes damage, destruction, or loss of property resulting from an identifiable event that is sudden, unexpected or unusual. (For example: fire, earthquake, hurricane, tornado, or electrical storm.)	Provide all three. <ol style="list-style-type: none"><li>1. Proof of cost from one of the following:<ol style="list-style-type: none"><li>a. A copy of bills for repair or</li><li>b. For prepayment, an estimate from the contractor</li><li>c. For rebuilding a primary residence destroyed by a casualty, an executed contract between you and the contractor.</li></ol></li><li>2. A statement demonstrating repair costs not covered by the insurance carrier (such as a denial of coverage).</li><li>3. Proof of damage such as: an insurance report, an appraisal, or a fire department report. Proof of damage also can be verified by the contractor in the bill for repair.</li></ol>

\* Refer to the "Frequently Asked Questions" section of "Requesting an Unforeseeable Emergency" at the beginning of this form for proof of relationship documentation information.

## 6. Sign and date this form.

### Did you know?

**If you move this year:** Please update your address to receive your tax documents for use when you file your income taxes.

**To update your address:** If you are an active employee, contact your employer; if you are no longer employed, call Lincoln.



**Your email address may be used to communicate with you about important account information.** By providing your email address, you'll be on your way to experiencing a convenient, more secure way to access important plan-related documents and communications. To learn more about our privacy policy, visit [LincolnFinancial.com/public/general/privacy](https://LincolnFinancial.com/public/general/privacy).

By signing below, I certify that:

- I have read and understand the Important Information section at the end of this form.
- I am responsible for meeting the federal tax law requirements to qualify for this distribution.
- If there are not enough funds in my retirement account for the amount requested, Lincoln will process the withdrawal from the amount available.
- I have taken all other distributions and exhausted all available money sources (including personal savings). I've stopped deferrals if stopping deferrals will relieve the emergency. If applicable to my plan, I have taken all non-taxable loans from any plan of the employer.
- In connection with this distribution request from my employer sponsored plan, facilitated with this form through Lincoln, I represent and warrant that my answers on this form and any documents I have attached are true and accurate. I understand that any person who knowingly presents false statements on this form may be guilty of a criminal offense and subject to penalties.

Your signature (Please sign with a pen. We cannot accept electronic signatures.)

Today's date (mm/dd/yyyy)

 /  / 

Email 

 **Continue to the next page for additional instructions.**

# Unforeseeable emergency request

## Did you remember to:

- ☐ Print, sign and date this form?
- ☐ Attach any necessary documents?
- ☐ If faxing, include both the front and back of ALL pages of the form?

## Return all documents to Lincoln Financial:

### Email

[AllianceForms@LFG.com](mailto:AllianceForms@LFG.com)  
(Accepted formats: .pdf, .tif, .png)

### Fax

260-455-9975

### Mail

P.O. Box 7876  
Fort Wayne, IN 46801-7876

### Express mail

1301 S. Harrison Street  
Fort Wayne, IN 46802-3506

## Questions?



### Visit

[LincolnFinancial.com](http://LincolnFinancial.com) or



### Call

1-800-234-3500,  
M - F, 8 am - 8 pm ET

## What you can expect:

- **Log in to your account** at [LincolnFinancial.com](http://LincolnFinancial.com) to verify when funds are removed from your retirement account.
- **For ACH deposits**, it takes up to two business days to see your payment posted to your bank account once the funds have left your retirement account.
- **For checks**, your payment will arrive depending on the United States Postal Service delivery schedule. This generally takes 2-5 business days once the funds have left your retirement account.

## IMPORTANT INFORMATION

There are restrictions on the amount that can be withdrawn from the Lincoln Fixed Account/Lincoln Stable Value Account/Lincoln Stable Value Separate Account in a 12-month period. Transfers from the Lincoln Stable Value Account/Lincoln Stable Value Separate Account may be subject to a 90-day equity wash.

Lincoln Financial® affiliates, their affiliated distributors, and their respective employees, representatives, and/or insurance agents do not provide tax, accounting, or legal advice.

Clients should consult their own independent advisor as to any tax, accounting or legal statements made herein. We recommend that you consult a tax advisor regarding the distribution rules as they pertain to your personal circumstances.