

III. Payment Instructions

Payment Method

- Check here if you want any/all of your payments sent to **you by check to your address of record**.
- Check here if you want any/all of your payments **directly deposited** to your bank account. Please verify with your bank that it is a member of the Automated Clearing House (ACH) network, and that your account type permits electronic transfers, and furnish the following information. Your direct deposit request must be accompanied by a voided check if it is going to checking or a deposit slip or other backup from the receiving financial institution that confirms account and routing information if it is going to savings. Backup should include your name, address, routing number and account number.

Account Registration Name(s):

Bank/Credit Union Name:

Account Type: Checking (You must provide a voided check. This could delay your request if not included.) Savings Account (You must provide a deposit slip or other backup that confirms account or routing information. This could delay your request if not included.)

Routing #:

Account #:

If the owner of the Vanguard account specified in Section I is not the sole owner or authorized signer of the bank account specified above, or the signature of one or more additional bank account owners or authorized signers is required in order to authorize electronic bank transfers to or from the bank account, the owner of the Vanguard account and any additional required bank account owner(s) or authorized signer(s) must sign in Section VI and have their signatures notarized.

IV. Income Tax Withholding

Federal Income Tax Withholding:

A 10% federal tax will be withheld from the distribution unless you elect otherwise. You may choose a different rate of withholding by completing IRS Form W-4R and returning it to us with this hardship withdrawal form. Or you may instead choose no withholding (elect 0%). Form W-4R is accessible at <https://www.irs.gov/pub/irs-pdf/fw4r.pdf>.

Note: Form W-4R is only required if you want to elect a federal tax withholding rate other than 10%. You may elect any federal tax withholding rate between 0% to 100%.

State Income Tax (Choose one option)

- Yes, withhold the taxes required by my state

Generally, we will apply the default withholding rate, as required by your resident state. If permitted, please specify the amount you wish to withhold on the line below*.

\$ _____

*Certain states permit a specific dollar amount of state tax withholding. Please visit your state's website to determine your state withholding requirements.

Please note: If your specified dollar amount above is less than your state's minimum requirement, we will withhold the minimum. If your state does not permit a specific dollar amount, we will apply your state's default withholding rate.

- No, do not withhold the state tax.

Note: Depending on your state tax rules, you may not be permitted to elect out of withholding or elect less than required by the state. In those instances, Vanguard will withhold the required state from your distribution.

V. Spousal Consent

Check one of the following boxes and obtain the signature of a plan representative or a notarization below:

- I certify that I am unmarried at this time or that I have no knowledge or reasonable means of obtaining knowledge as to the whereabouts of my spouse. I understand that I may need to document this statement to the satisfaction of the Plan Administrator.
- I am married at this time. My spouse has consented to my withdrawal election by executing the Spousal Consent below.

I, _____, the undersigned spouse of the participant listed above, consent to my spouse's withdrawal election. I understand that my consent is valid for the 90-day period immediately following the date upon which it is given.

Signature of Spouse (affiant)

Date

Signature of Participant

Date

Signature of Plan Representative or Notary Public

Date

Notary-My Commission Expires

VII. Authorization *Note: Please be sure to read the "Special Tax Notice" provided by your Benefits Office.*

I certify that this financial need cannot be satisfied through insurance reimbursement, reasonable liquidation of my assets, suspension of contributions to the Savings Plan, other distributions, other non-taxable loans, or borrowing from commercial sources.

Signature of Participant

Date

VIII. To Be Completed By Plan Sponsor Approved Denied

Signature of Plan Sponsor

Date

Rollover Eligibility

A Hardship withdrawal is not eligible for rollover; therefore this distribution will be paid directly to you in cash, and will be subject to 10% federal income tax withholding (unless you elect out of withholding).*

***NOTE:** Keep in mind that if you are under age 59½, your withdrawal may be subject to an additional 10% penalty tax. This tax must be paid when you file your federal income tax return for the year in which the distribution was made.

Please review the Special Tax Notice Regarding Plan Payments and the options available to you.