

**Important Annuity Fund Information – Special Hardship Rules**  
**If You (or a Family Member) Were Affected by Hurricanes Harvey, Irma, or Maria or the California Wildfires**

The IATSE Annuity Fund will now allow hardship distributions for any need related to Hurricanes Harvey, Irma, or Maria or the California Wildfires.

**Who Is Eligible:** If you lived or worked in an area declared a disaster (as defined by IRS\*) as a result of Hurricanes Harvey, Irma or Maria or the California Wildfires on the “applicable date” (defined below), or if you have either a (1) child, grandchild or great grandchild, or (2) parent, grandparent or great grandparent who lived or worked in an area declared a disaster as a result of Hurricanes Harvey, Irma, Maria or the California Wildfires on the “applicable date.” The **applicable dates** are: August 23, 2017 for Hurricane Harvey; September 4, 2017 for Hurricane Irma; September 17, 2017 for Hurricane Maria; October 8, 2017 for the California Wildfires.

*\*IRS defines the disaster area as one of the areas identified for individual assistance by the Federal Emergency Management Agency (“FEMA”). The areas identified for individual assistance by FEMA can be found on FEMA’s website at <https://www.fema.gov/disasters>.*

**What Relief Is Available to Those Who Are Eligible:** You may take a hardship distribution for any need related to the disaster (Hurricanes Harvey, Irma or Maria or the California Wildfires) that affected you or your eligible family member. You are not limited to the usual reasons (such as medical care or tuition) but may take it for any need, such as food, clothing, or replacing items lost in the disaster. You must still have an actual need, and cannot receive a hardship distribution for items that have already been paid for. You also can only withdraw monies that are “hardship-eligible” (certain employer contribution since 2010 and pre-tax contributions). In addition, the usual tax rules will apply, and distributions before age 59 ½ are subject to a 10% early withdrawal penalty (unless an exception applies).

**When Does this Special Hardship Rule Apply:** For Hurricanes Harvey and Irma the expanded hardship distribution rules apply for any hardship distribution from through January 31, 2018. For Hurricane Maria and the California Wildfires the rules apply for distributions through March 15, 2018.

**Additional Relief for Puerto Rico Participants Who Are Not Working:** If you resided in Puerto Rico on September 20, 2017 and are not working for an employer that contributes to the Annuity Fund, you will be eligible to withdraw your entire account balance due to termination of employment, provided that you apply for withdrawal before January 31, 2018.

For more information, contact the Participant Services Center: Email at [PSC@iatsenbf.org](mailto:PSC@iatsenbf.org); call toll-free: 1-800-456-FUND (3863) (in New York, 212-580-9092); or write or visit: IATSE Annuity Fund, 417 Fifth Avenue, 3d Floor, New York, NY 10016