



North American Company
for Life and Health Insurance

TSA HARDSHIP WITHDRAWAL AFFIDAVIT

Policy number

(This affidavit is to accompany the required withdrawal request and Qualification Election form for Section 403(b) annuities.) "Hardship" is defined as an immediate and heavy financial need of the Owner which cannot be met by other resources reasonably available to satisfy the need. **The following events are considered to meet the hardship criteria:**

- Medical expenses in excess of those reimbursed by an employer plan or through insurance;
- Purchase of a principal residence for the Owner;
- College tuition for the Owner, spouse and children; and
- Amounts necessary to prevent the eviction from, or the foreclosure of the mortgage on, the Owner's principal residence.

What is the total amount required to satisfy this financial need?

\$

CERTIFICATION

I certify that this need cannot be met:

- Through reimbursement or compensation by insurance.
- By reasonable liquidation of my assets (or those of my spouse or minor children);
- By stopping my contributions to my TSA policy;
- By loans under my TSA policy or under other plans maintained by my employer; or
- By borrowing from commercial sources; such as banks or credit unions.

I understand that contributions to my TSA policy will be suspended for twelve months after receipt of the hardship distribution. I hereby certify that this distribution is a result of financial hardship and satisfies the criteria set forth above.

Date

Owner's Signature

UNLESS THE COMPANY HAS BEEN NOTIFIED OF A COMMUNITY PROPERTY INTEREST IN THIS POLICY, THE COMPANY SHALL BE ENTITLED TO RELY ON ITS GOOD FAITH BELIEF THAT NO SUCH INTEREST EXISTS AND ASSUMES NO RESPONSIBILITY FOR INQUIRY. THE INSURED AND/OR POLICYOWNER SIGNING THIS FORM AGREES TO INDEMNIFY AND HOLD THE COMPANY HARMLESS FROM THE CONSEQUENCES OF ACCEPTING THIS TRANSACTION.

