



# HAWAII LABORERS TRUST FUNDS

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ANNUITY - HEALTH & WELFARE - LECET - PENSION - TRAINING - VACATION

## Vacation & Holiday Hardship Early Withdrawal

You may be eligible to receive your vacation benefit before December 1<sup>st</sup> of each year if you meet one of the following hardship requirements:

Hardship	Required Documents
Rental	<ul style="list-style-type: none"> <li>▪ Letter from member requesting early withdrawal.</li> <li>▪ Copy of 'Delinquent Notice' from Landlord.</li> <li>▪ Copy of Rental Agreement.</li> </ul> <p>Payment will be sent directly to Landlord listed on Rental Agreement. "Landlord" may NOT be family member of member or spouse.</p>
Mortgage	<ul style="list-style-type: none"> <li>▪ Letter from member requesting early withdrawal.</li> <li>▪ Copy of 'Delinquent Notice' from Mortgage Company.</li> </ul> <p>Payment will be sent directly to Mortgage Company.</p>
Death of an Immediate Family Member	<ul style="list-style-type: none"> <li>▪ Letter from member requesting early withdrawal.</li> <li>▪ Copy of death certificate or obituary.</li> </ul> <p>Immediate family member is limited to spouse, children, or stepchildren.</p>
Medical	<ul style="list-style-type: none"> <li>▪ Letter from member requesting early withdrawal.</li> <li>▪ Copy of medical bill.</li> </ul> <p>Payment will be sent directly to provider.</p>
Reduced Work Hours	<ul style="list-style-type: none"> <li>▪ Work hours must be less than 20 hours a week at the time application is received.</li> <li>▪ Complete the 'Hardship Early Withdrawal' Application</li> </ul> <p>Application must be verified and signed by employer or union representative. Please contact the Vacation Department to receive application.</p>

Please be advised that you are allowed (1) early withdrawal per plan year.

For further information, please contact the Vacation Department at (808) 441-8640, or toll free at (888) 520-8078.