

Annuity Fund-Hurricane Sandy Emergency Relief Loan

As a result of the devastating effects that Hurricane Sandy has had on Annuity Fund participants and their families and the struggles that still continue in the wake of the storm, the Board of Trustees have approved temporary changes to the Plan rules for obtaining a loan. The Summary Material Modification (“SMM”) detailing this can be found [here](#).

Who is Eligible:

- Participants whose principal residence or place of employment on October 26, 2012 was located in one of the counties on that date that have been identified as covered disaster areas may apply for an emergency relief loan from their Individual Account to cover the following types of expenses they have incurred: (a) personal, family, living or funeral expenses (including temporary housing, medical and transportation expenses); or (b) repair or rehabilitation of a primary residence (regardless of whether you are a homeowner or rent) or repair or replacement of its contents.
- Participants whose parent(s), children, spouse or other dependents whose principal residence or place of employment on October 26, 2012 was located in one of the counties on that date that have been identified as covered disaster areas may apply for an emergency relief loan from their Individual Account to cover the following types of expenses that their parent(s), children, spouse or other dependents have incurred: (a) personal, family, living or funeral expenses (including temporary housing, medical and transportation expenses); or (b) repair or rehabilitation of a primary residence (regardless of whether you are a homeowner or rent) or repair or replacement of its contents.
- Participant may have an existing loan from their Individual Account.
- Maximum Loan(s) may not exceed \$50,000 or 50% of their account balance (whichever is less).

What must be Submitted:

- Hurricane Sandy Loan Application
- Hurricane Sandy Emergency Relief Loan Application Oath
- Proof that participant owns or rents their principal residence, or proof of loss of business
- Proof that address or business was located in one of the counties on October 26, 2012 that was identified as covered disaster areas
- Proof of Loss such as sales receipts, building contractor estimates, receipts for temporary payment of Rent, etc.

Applications must be received in the Annuity Fund Office no later than January 15, 2013

If you wish to receive a Hurricane Sandy Loan Application, you may obtain it at ibenefitcenter.com, or by calling Mercer at 1-877-864-6644 or the Annuity Fund Office at 212-459-8948.