Bechtel International Staff Retirement Plan (BISRP)
In-Service Withdrawal Options

- If you are actively employed by the Company but are no longer eligible to participate in the
- BISRP (i.e. suspended status) and your plan balance is under $20,000. If you are actively employed and age 60 or above.
- To help determine if you are eligible for a hardship withdrawal, please review the additional information for the hardship reasons and documentation required.

To begin the process and request a distribution, submit a request through Bechtel myHR Resources or email BISRP@bechtel.com, including the eligible reason as bulleted above. If you are requesting a hardship withdrawal, then also include the required documentation with your request. Please see the attached documentation details.

Once the request is reviewed and it is determined that there is an eligible in-service withdrawal, the following will occur:

- Bechtel will notify Zurich to send you the Docusign withdrawal form and the Zurich verify link to validate your ID and address.

Please note:

- A withdrawal may take 4-6 weeks to process.
- To avoid delays in processing your withdrawal, please complete the withdrawal form as fully as possible. Missing information may result in extra time needed to finalize your request.
- Zurich utilizes the Zurich Verify AML app to validate proof of address and identity. You can download the app on your mobile device and self-certify your documents from home.
- Zurich will need to receive all necessary information prior to proceeding with the request.
- Trustee approval from Boal & Co (Pensions) Limited is required before Zurich can process your withdrawal.

Refer to the Handbook for more details. BISRP Microsite
Contact Zurich helpdesk for any questions.

Hardship withdrawal documentation required. See below for details.

Up to 90% of each policy may be withdrawn. The amount of withdrawal will not exceed the amount to cover the immediate need.

Documentation of principal residence purchase

Examples of documentation include an estimated closing statement or good faith estimate prepared by the mortgage company or bank. Documentation must include the following:

- Your name as the buyer, address of new residence, your signature, and amount of money you must bring to closing.
- Excludes mortgage payments.

Documentation for post-secondary education.

- Copy of registrar's statement from the post-secondary school with
  - Student's name and,
  - Dates of the school term.
  - Tuition amounts owed for the current term up to and including the next 12 months; these must be current charges and not estimates.
  - Any related educational fees including school textbooks, technology fees, meals provided by institution.
  - Room and board expenses. Include rental amount due and rental dates coinciding with school term.

Documentation of eviction/foreclosure.

- Copy of the eviction notice, foreclosure notice, court order or letter from your landlord, bank or other financial institution clearly stating eviction/foreclosure is pending unless a specific payment amount is received by a specific date.

Documentation of funeral expenses.

- Copy of the invoice from the funeral home or other service provider and dated within the previous 12 months. You will also need to supply a death certificate or other proof of the deceased's relationship to you. The expense must be on behalf of a parent, spouse, child, dependents, or your designated beneficiary.

Documentation of expenses for the repair of extraordinary damage to the principal residence. Withdrawal is intended for expenses to repair damage from an identifiable event. This includes fire, storms, or other destruction of a sudden and unusual nature not covered by insurance. Not intended to cover damages from normal wear and tear on the principal residence.

- Copies of estimates or invoices from the repair provider that clearly state:
  - Address of principal residence and you as the owner, date of loss, cause of loss, estimate of cost of repairs.
- Police or fire reports submitted in case of fire loss or vandalism.
- Letter from insurance company indicating amount covered by insurance and deductible amount owed, or reasons for no coverage.

Medical expenses. Unreimbursed medical expenses for you, your spouse, your dependents, or your designated beneficiary. Medical care must be a medical necessity.

Cosmetic surgery is not considered a "medical necessity" for hardship withdrawal purposes, unless it is correction of a deformity related to a congenital abnormality, a disfiguring disease, or a personal injury resulting from an accident or trauma.

Copies of doctor, pharmacy and/or hospital bills that clearly state: Patient's name, date of service, and amount due not covered by insurance.

- An itemized bill dated within the previous 12 months; the date of the actual medical service may be older.
- A current explanation of benefits that clearly states the patients' responsibility.