



# COVID-19 PARTICIPANT CERTIFICATION

**This form must be completed and attached to any request for a loan or a distribution that is permitted in connection with reduced employment due to the Coronavirus pandemic.**

Plan Name	
Participant Name	
Participant Social Security (Last-4)	XXX-XX-_____

Check the applicable box for each section and sign below:

- I am applying for a:
- Distribution from the Plan
  - Loan from the Plan
  - Deferral of my loan payments (please note that interest will still accrue on the loan)

By signing this form, I hereby certify that I am a participant in the above Plan and that:

I, my spouse, or my dependent (as defined in Section 152 of the Internal Revenue Code of 1986 – see attached information) have been diagnosed with the COVID-19 virus or SARS-CoV-2 by a test that has been approved by the Centers for Disease Control (CDC); OR

I am experiencing adverse financial consequences as a result of:

- Being quarantined
- Having my employment terminated or being laid off or furloughed
- Having my employer reduce my hours of work
- Being unable to work because I cannot obtain childcare due to the virus
- I own or operate a business that has closed or has had to reduce its hours of operation.

Participant's Signature \_\_\_\_\_

Print Name \_\_\_\_\_

Date \_\_\_\_\_

**This form is good through 1/1/2020-12/31/2020**



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## Information About Qualified Dependents

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A person constitutes your dependent under Internal Revenue Code Section 152 if he or she is a qualifying child or a qualifying relative.

Qualifying Child: An individual who:

- Is your child or a descendant of your child (i.e., grandchild, great-grandchild, etc.); OR;
- Is a brother, sister, stepbrother, or stepsister to you or a descendant of such relative,

AND who has not attained the age of 19 as of 2020, is a student who has not attained the age of 24, or is disabled (as defined by Code Section 22(e)(3)) at any time during 2020.

Qualifying Relative: An individual who:

- Is:
  - Your child or descendant of your child;
  - Your brother or sister, stepbrother or stepsister;
  - Your father or mother, or an ancestor of either;
  - A stepfather or stepmother;
  - The son or daughter of a brother or sister;
  - The brother or sister of your father or mother;
  - Your son-in-law, daughter-in-law, father-in-law, mother-in-law, brother-in-law, or sister-in-law; OR
  - Is someone who is not your spouse, but in 2020 has the same principal place of abode as you and is a member of your household; AND
- Whose gross income for 2020 is less than the exemption amount; AND
- For whom you provide over half of the individual's support for 2020; AND
- Who is not a qualifying child for you or anyone else for 2020

There are many special rules that affect whether someone is your dependent, even if he or she falls into these categories. Consult your accountant or tax advisor if you have any question about whether someone is your dependent under these rules.