

PLAN NAME

Introduction

If you die before your entire vested account balance under the *PLAN NAME* (the "Plan") is distributed to you, your remaining vested account balance will be distributed to your beneficiary. Please read and complete the remainder of this form and return it to your Payroll Department in order for your beneficiary designation to be effective. Keep a copy of the completed form for your own records.

If you do not complete this form and return it to your Payroll Department or if your designated beneficiary predeceases you, then any remaining vested account balance will be distributed to the first of the following persons:

- (1) to your surviving spouse, if any;
- (2) in equal shares to your surviving children, if any;
- (3) to the executor or administrator of your estate; or

(4) If no executor or administrator is appointed within six months of your death, then in equal shares to the person or persons who would be entitled under your State's inheritance laws to receive your personal estate.

If you designate a beneficiary, your subsequent marriage will invalidate that designation if the Plan Administrator receives written evidence of the marriage before payments commence. If you designate your spouse as beneficiary, your subsequent divorce will invalidate that designation if the Plan Administrator receives written evidence of the divorce before payments commence. In either of these cases you should complete another Beneficiary Designation Form.

Who Can Be Designated as Your Beneficiary?

Any individual, trustee, your estate or other entity can be designated as your beneficiary. However, if you are married throughout the one-year period prior to your death, then your spouse will be your beneficiary unless your spouse signs the written consent at the end of this form to your designation of a different beneficiary. The consent must be witnessed by a notary public or Plan representative in order for it to be effective.

How Is Your Beneficiary Paid?

Your beneficiary will be paid in a single lump sum payment. The lump sum will be made as soon as administratively practicable after the accounting is completed for the calendar year of your death or, if your spouse is your beneficiary, your spouse may elect to defer payment until the date you would have attained age 65 had you survived.

PLAN NAME

Designation of Beneficiary

You must designate a primary beneficiary and you may designate a secondary beneficiary. You can name more than one person as a primary or secondary beneficiary. For example, you may wish to name your spouse as a primary beneficiary and your children as secondary beneficiaries. Your secondary beneficiary(ies) will receive nothing if any of your primary beneficiaries survive you. All primary beneficiaries will share equally unless you indicate otherwise. The same rule applies for secondary beneficiaries.

designate your Beneficiary(ies) and indicate Date(s) of Birth and Social Security Number(s):

Primary Beneficiary(ies): _____

Secondary Beneficiary(ies): _____

I certify that [I am married] [I am not married] [choose one by crossing out the other] and my designation of beneficiary set forth above is my free act and deed.

Name of Participant
(Please Print)

Participant's Signature

Date

Spouse's Consent of Beneficiary Designation

I hereby acknowledge having read this entire BENEFICIARY DESIGNATION FORM. I hereby consent to the designation of beneficiary as set forth above. I understand that if this consent were not given any remaining account balance/Accrued Benefit of my spouse in the *PLAN NAME* at the time of my spouse's death would be distributed to me. By signing this consent, I am waiving my right to that Benefit. I understand that I cannot revoke this consent with respect to the beneficiary designation above.

Name of Participant's Spouse
(Please Print)

Signature of Participant's Spouse

Date

State of _____)

) SS:

County of _____)

Before me on _____, 20 _____ appeared the above-named participant's spouse who acknowledged having read the above document in its entirety and that the execution in my presence of the Spouse's Consent to Beneficiary Designation set forth above was his or her free act and deed.

Date

Notary Public