

**WAIVER OF PARTICIPATION**

I, \_\_\_\_\_, do hereby certify that a copy of the \_\_\_\_\_ Plan has been made available for my inspection and I understand that I am entitled to be a Participant in accordance with the terms of the Plan.

After careful consideration, I hereby waive participation in the \_\_\_\_\_ Plan.

I do hereby release and forever discharge all parties to the Plan (Employer, Trustees, etc.) of any liability arising by reason of this election.

I hereby certify that I have read the foregoing election, understand the nature and effect of my decision, and execute this declaration of my own free will and not by reason of any influence or persuasion on the part of any person.

Signed this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
WITNESSED BY: PARTICIPANT

\_\_\_\_\_  
EMPLOYER

\_\_\_\_\_  
TRUSTEE

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**SPOUSE'S CONSENT TO WAIVER OF PARTICIPATION**

I hereby consent to the foregoing election by my spouse to waive participation in the \_\_\_\_\_ Plan. Further, I understand that the effect of my consent may be to forfeit benefits I would be entitled to receive upon my spouse's death; that my spouse's waiver is not valid unless I consent to it; and that my consent is irrevocable.

Signed this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
WITNESSED BY: SPOUSE