

**DESIGNATION OF BENEFICIARY and
NOTICE OF PRE-RETIREMENT SURVIVOR ANNUITY**
Company Name: _____

As a Participant in your employer's retirement plan, the law requires that you be informed as to the disposition of your Account Balance upon your death before retirement.

In the case of your death before the Plan's starting date for benefits, the Plan will pay 100% of your Account Balance to your spouse. However, beginning with the first day of the Plan Year in which you attain age 35 (or upon your termination if you are under age 35), you may elect to waive the requirement that your death benefits be paid to your spouse. Under a special rule, you may waive this requirement before you reach age 35, but if you do, the election will become invalid in the Plan Year in which you turn age 35. You would have to make a new election at that time. Regardless of when the election is made, your spouse must consent in writing before a Plan representative or notary public to any waiver that you elect. Your spouse's consent must acknowledge the specific non-spouse beneficiary.

You may revoke the waiver any time before your death, and, if you desire, make a new election, provided your spouse consents to the new election. If you decide to waive the requirement that your death benefits be paid to your spouse (and your spouse has consented), then you may designate a beneficiary of your choosing. If you are not married at the time of your death, the death benefit will be paid to your designated beneficiary.

It is important that you and your spouse understand your rights and obligations concerning your death benefit. You should direct any questions to the Administrator. Also, because a spouse has certain rights to the death benefit, you should immediately inform the Administrator of any change in your marital status.

I hereby acknowledge receipt of the Summary Plan Description and agree to abide by all of the rules and regulations set forth in the Plan. Regarding any amount payable under the Plan by reason of my death, I hereby mark the option applicable to my situation, and, if necessary, designate the following beneficiary:

UNMARRIED PARTICIPANT:

I designate as beneficiary the person(s) named below. However, if I thereafter marry, this will revoke the designation. I will therefore immediately inform the Administrator of any change in my marital status.

Designated Beneficiary: _____

MARRIED PARTICIPANT UNDER AGE 35:

I have various choices to make concerning death benefits payable under the Plan. Normally, the law requires that the death benefit under the Plan will be paid to my surviving spouse. However, when I am age 35, I will have the right to designate a beneficiary other than my spouse, provided my spouse consents. Also, when I am 32, the Administrator will provide me with a detailed explanation of my rights regarding the death benefit under the Plan. However, under a special rule, I may designate a beneficiary other than my spouse (provided my spouse agrees), even if I have not yet reached age 35. If I choose to do this though, the waiver will become invalid in the Plan Year in which I turn age 35. I would have to make a new waiver at that time, and get my spouse to consent again. Understanding these various options, I choose to

keep my spouse as my beneficiary. But if my spouse does not survive me, I name as contingent beneficiary:

MARRIED PARTICIPANT AGE 35 AND OVER:

I have been given a detailed written explanation regarding the beneficiary of my death benefits. I must inform the Administrator of any change in my marital status. Provided no election is made to change my beneficiary (my spouse thereby remains the beneficiary of my death benefit), I hereby designate the following contingent beneficiary if my spouse does not survive me:

I have marked one of the applicable options above.

Date

Participant Signature

Birth Date

Participant's Social Security #

Date Received by Administrator

Administrator Signature