

BENEFICIARY DESIGNATION

PLAN NAME: _____

Last Name	First Name	MI	Social Security Number		
Address - Number and Street			City	State	Zip
() Work Phone			()	Home Phone	

I. NOTICE OF SURVIVING SPOUSE'S MINIMUM BENEFIT

In General. If you die before payments to you have begun and the present value of your vested accrued benefit is greater than \$5,000, your vested accrued benefit will be paid in the form of a Qualified Preretirement Survivor Annuity ("QPSA") to your surviving spouse. The QPSA is not available if: (i) you and your spouse waive the benefit as provided below, or (ii) the terms of a qualified domestic relations order provide otherwise. The QPSA is an annuity payable for the life of your surviving spouse that begins no later than the date you could have begun receiving benefits. In addition, your spouse may elect any other form of benefit (if any) permitted by the Plan after your death instead of a QPSA.

Amount of QPSA. The amount of the QPSA will be equivalent to the benefit your spouse would have received under the survivor benefit portion of a joint and survivor annuity. If you wish to designate someone other than your spouse as your designated beneficiary, you must first obtain an estimate of the reduction to the participant's estimated normal retirement benefit if the QPSA is elected. You may obtain this information by contacting the Plan Administrator at the address listed below under "Waiver."

Beneficiary Designation. Unless the QPSA is waived, you may not designate a beneficiary or beneficiaries other than your surviving spouse. For example, if you designate your parents as beneficiaries and later marry but die without having changed your beneficiary designation, the death benefit will be automatically paid to your new spouse. Similarly, if you are married and designate that your vested accrued benefit be divided in equal shares among your surviving spouse and your three children but the QPSA is not waived, your spouse must receive the death benefits. Please note that after your death your spouse may elect any form of death benefit permitted by the Plan (if any) instead of a QPSA.

Waiver. There are several specific times when you will be given the opportunity to waive the QPSA. One of these times is a reasonable period after you become a Participant. Another time is a reasonable period ending after you terminate employment, if you separate from service before attaining age 35. A third time is the period that begins on the first day of the Plan Year in which you attain age 35. This third period is important, because any proper waiver of the QPSA prior to the Plan Year in which you attain age 35 becomes void as of the first day of the Plan Year in which you attain age 35; the QPSA will automatically apply again as of the first day of the Plan Year in which you attain age 35. Therefore, if you have waived the QPSA prior to the first day of the Plan Year in which you attain age 35, then you will need to re-execute a waiver of the QPSA on or after the first day of the Plan Year in which you attain age 35 in order for your QPSA instructions to continue. You may also waive the QPSA at any other reasonable time by asking the Plan Administrator for this form and properly executing it. Even then, the waiver will not be effective unless your spouse gives his or her written consent (Part III of this form), or you certify that you do not know the whereabouts of your spouse. To become effective, this form must be properly completed and received by the Plan Administrator.

II. DESIGNATION OF BENEFICIARY/OPTIONAL WAIVER OF QPSA

As a Participant in the above Plan, I hereby revoke any prior beneficiary designation and direct that any benefits payable upon my death be paid to the following beneficiary/beneficiaries. The total share for the Primary Beneficiaries must equal 100% and the total share for the Secondary Beneficiaries, if any, must equal 100%. ***If you want any Primary Beneficiary's share to go to his/her descendants, check the box to the right titled "Per Stirpes".***

PRIMARY BENEFICIARY(IES):

Name and Social Security Number	Share	Relation	Address	Per Stirpes

***Selecting Per Stirpes means that if a beneficiary dies before the Plan Participant, the portion of the account to which the beneficiary was entitled will pass to the heirs (living descendants, not beneficiaries) of that beneficiary, if any. If Per Stirpes is not selected and a beneficiary dies before the Plan Participant, that beneficiary's interest in the account balance is forfeited and will pass instead to any remaining primary beneficiaries, or to secondary beneficiaries, as applicable.**

Dated at _____, this _____ day of _____ 20_____.
[City, State]

Signature of Participant's Spouse

Name of Participant's Spouse (print or type)

Witnessed by:

Notary Public, State of _____
My Commission _____ (is permanent/expires) _____
The party is personally known to me: _____
or Produced Identification: _____
Type of Identification Produced: _____

OR

Authorized Representative of Plan Administrator