Please read the instructions and information below carefully before completing this form.

General information

The designation of a beneficiary can have important tax consequences. We encourage you to consult your tax advisor before completing this form. You should periodically review and update your beneficiary designation.

Primary Beneficiary(ies)

Unless you specify differently, each Primary Beneficiary shall receive an equal share of any death benefit. In the event a Primary Beneficiary does not survive you, that beneficiary's share shall be distributed according to the terms of the plan document.

All stated percentages must total 100%; if not, distribution will be made proportionately based upon the percentages you state. This also holds true for any Contingent Beneficiaries.

Contingent Beneficiary(ies)

Proceeds will be paid to a designated Contingent Beneficiary only if all designated Primary Beneficiaries die before you do. If any Primary Beneficiary survives you but dies before receiving the death benefits, his or her estate — not the Contingent Beneficiary — will receive the death benefit.

Spousal consent

If you are married and do not name your spouse as the Primary Beneficiary of at least 50% of your plan benefits, your spouse must consent to your designation by signing the "Spousal consent" section of this form. If no consent is given, your spouse will automatically receive 50% of the proceeds, and your other beneficiaries will receive the balance. Your spouse's signature must be witnessed by either a plan representative or by a notary public. If you are not married at the time you designate your beneficiaries and subsequently marry, the "Spousal consent" section must be completed, or at least 50% of your account balance will be paid to your spouse at the time of your death.

Explanation of qualified pre-retirement survivor annuity

If you die before retirement and before you begin to receive your benefits from the plan, your spouse will automatically receive payments in the form of a "qualified pre-retirement survivor annuity" for his or her lifetime. The plan will use 50% of your vested account balance to purchase this annuity from an insurance company.

If you are married now and name a nonspouse Primary Beneficiary for more than 50% of your vested account balance, that is an automatic waiver of the qualified pre-retirement survivor annuity, and your spouse must consent to the nonspouse beneficiaries. If you name your spouse as the Primary Beneficiary of at least 50% of your plan benefits, your spouse will receive the annuity unless he or she selects another form of distribution after your death. Certain arrangements, such as a trust, that indirectly leave benefits to your surviving spouse may not be valid without spousal consent.

If you are NOT married now and are not married at the time of your death, the law does not affect your death benefits. If you get married after you establish this account, one-half of the account will be paid to your spouse and the remaining to the designated beneficiary(ies), unless your spouse consents to the nonspouse beneficiaries.

If the value of the survivor annuity is \$7,000 or less, the administrator for your plan may direct the trustee to make an immediate cash distribution to your surviving spouse.

If the value of the survivor annuity exceeds \$7,000, your spouse must consent to any cash distribution.

Age restriction

Any waiver before you are at least 35 years old becomes invalid on the first day of the plan year in which you reach your 35th birthday. It will be necessary for you to get spousal consent again to properly waive the qualified pre-retirement survivor annuity.

Revoke waiver

You can also revoke a prior waiver at any time, and your spouse does not have to consent to the revocation. If you waive the qualified pre-retirement survivor annuity, your spouse will not receive a guaranteed level of benefits over his or her lifetime.



Information about you

Name of participant	Name of employer	
SSN of participant (provide the last four digits — required)	Date of birth (mm/dd/yyyy)	Marital status:

Beneficiary designation

Beneficiaries will share equally if percentages are not provided and any amounts unpaid upon death will be divided equally. Primary and contingent beneficiaries must separately total 100% in whole percentages. If you wish to customize your designation or need more space, attach a separate page.

Primary Beneficiary(ies):

I revoke all previous designations and direct that any proceeds be distributed upon my death to the designated beneficiary(ies) below. In the event that no Primary or Contingent Beneficiaries survive me, distribute any proceeds according to the terms of the plan document.

1.	First name (print)	MI	Last				
	Relationship			Date of birth (mm/dd/yyyy)			_%
2.	First name (print)	MI	Last		1		
	Relationship			Date of birth (mm/dd/yyyy)			_%
					Total	100	_%

Contingent Beneficiary(ies): (Complete only if naming a Primary Beneficiary.)

If no Primary Beneficiary survives me, pay my benefits to the following Contingent Beneficiary(ies). If any designated Contingent Beneficiary(ies) dies before I do, that beneficiary's share will be paid according to the terms of the plan document.

1.							
	First name (print)	MI	Last				
							%
	Relationship			Date of birth (mm/dd/yyyy)			
2.							
	First name (print)	MI	Last				
							%
	Relationship			Date of birth (mm/dd/yyyy)			_ /0
3.							
	First name (print)	MI	Last				
							_%
	Relationship			Date of birth (mm/dd/yyyy)			
					Total	100	%



Beneficiary Designation — Survivor Annuity

Waiver of pre-retirement survivor annuity

Please be sure to read the instructions at the beginning of this form.

A. I am married and have designated my spouse as the Primary Beneficiary to receive at least 50% of my vested account balance, which shall be payable in the form of a qualified pre-retirement survivor annuity or another form of benefit available under the plan, if requested by my spouse.

B. I am married and have designated someone other than my spouse to receive more than 50% of my vested account balance and thus waive my spouse's right to a qualified pre-retirement survivor annuity. I understand that, if I am under age 35, this waiver will automatically be revoked on the first day of the plan year in which I reach 35. On or after that date, I will have to obtain and complete a new beneficiary form if I wish to waive my spouse's right to the qualified pre-retirement survivor annuity.

Signatures

I understand that if I am married and have not named my spouse as the Primary Beneficiary of 50% of my account balance, my spouse must consent to my designations.

First name of participant (print)	MI	Last			
x				/	1
Signature of participant			Date	(mm/dd/yyyy)	



The signature of the spouse must be witnessed by either a plan representative or a notary public.

I am the spouse of the participant named in Section 1. I understand that my spouse's beneficiary designation means that I will not receive at least 50% of his or her vested account balance under the plan and that my spouse's election is not valid unless I consent to it. I understand that by consenting to the beneficiary designation, I give up my right to a qualified pre-retirement survivor annuity. I hereby voluntarily consent to the Primary Beneficiary (ies) named in Section 2. I understand that my consent is irrevocable unless my spouse revokes the waiver election, changes the beneficiary designation or designates me to receive at least 50% of his or her vested account balance.

First name of spouse (print)	MI	Last					
x					1	/	
Signature				Date	(mm/o	ld/yyyy)	
Either a plan representative appointed by the employer or a notar	ry public m	ust witness the signa	ature of the s	pouse.			
	v						
Name of plan representative (print)	Sign:	ature of plan representa	ive				
Sworn to and subscribed before me, this day of	of						
		Month	Year				
in the County of	,	State of					
X					/	1	
Signature of notary public				Date com	mission	expires (m	nm/dd/yyyy)
Please return thi	is form to	o vour emplove					