

Instructions for the Plan Participant

1. Complete the **"Participant Marital Status"** section of this form.
2. To designate a Beneficiary or Beneficiaries, complete the **"Beneficiary Designation"** section of this form.
3. Read, then complete the **"Participant Signature"** section of this form.
4. If you are married and have met any of the requirements necessary for spousal consent, have your spouse read, then complete the **"Spousal Authorization"** section of this form.
5. Keep a copy of the completed form with your other important records and return the original to your plan representative.

Information for Plan Participant

Beneficiary Designation For Married Participants

If you are married, federal law generally requires that plan benefits be paid to your spouse when you die. You and your spouse may elect to have the death benefits paid to someone else. Your spouse's consent to this election must be witnessed by a plan representative or by a Notary Public.

Trust Information

If your Beneficiary is a trust, there shall be no obligation to inquire into the terms of the trust, and payment of the proceeds as provided in the designation will be a full discharge from all liability. If, before payment of the proceeds is made, satisfactory proof is presented that the trust has been revoked or is not in effect at your death, the proceeds shall be paid to the next class of Beneficiary or to your estate if there is no such Beneficiary. If the trust has been created by a will but fails to come into existence for any reason, the proceeds shall be paid to the next class of Beneficiary or to your estate if there is no such Beneficiary.

Participant Marital Status

If you are married, federal law (and/or the terms of your plan) generally requires that death benefits from the plan be paid to your spouse when you die.

Married.

If you are married and have designated a Beneficiary other than, or in addition to, your spouse, your spouse's signature is required in order to complete your designation. **Your spouse's consent must be witnessed by a plan representative or a Notary Public.**

Married but unable to locate my spouse.

If you are married and cannot locate your spouse, your election must be witnessed by a plan representative or a Notary Public. Your plan representative may request evidence for the plan's records.

Unmarried.

Because your spouse would have certain rights to your death benefit, your Beneficiary designation becomes invalid if you are married at the time of your death, unless your spouse has consented in writing to your designations. You should immediately inform your plan representative of any change in your marital status.

