

Spousal Waiver Form

As a participant in this retirement plan, you are required to provide certain death benefits to your spouse. This notice describes the rights of the spouse, the spouse's death benefit, your right to waive them if you wish, and your spouse's rights should you select such a waiver.

STEP 1: Notice about your rights and obligations concerning your death benefit

Your spouse will be paid your entire account balance unless:

- You waive the spouse's death benefit by completing Part 4 of this form; and
- Your spouse voluntarily consents to your waiver of the spouse's death benefit and your designated beneficiaries by completing Part 5 of this form. Even if your current beneficiary is a trust or estate of which your spouse is a beneficiary, the waiver and your spouse's consent are necessary. Without such waiver and consent, your death benefit must be paid directly to your spouse.

You may revoke the waiver and execute a subsequent waiver at any time before your death by completing this form again. Any subsequent waiver of the spouse's death benefit would require your spouse's consent. Since a waiver is valid only for the spouse consenting to the waiver, if you later remarry, you must complete this form again and obtain your new spouse's consent.

It is important that you and your spouse understand your rights and obligations concerning your death benefits. You may direct any factual questions to your employer or the plan administrator. However, you should consult your legal and/or financial advisor to determine what is best for your particular situation.

STEP 2: Your automatic beneficiary

If you die before receiving retirement benefits, your beneficiary will be your spouse, who will be paid in any form chosen by your spouse. If your spouse dies before you and is your designated beneficiary, your vested account will be paid to your estate, unless you select another beneficiary. If you are single at the time of your death and you haven't named a beneficiary, your account balance will be paid to your estate.

STEP 3: Sign your name

By signing below, I certify that I have chosen the beneficiaries of my account balance according to Part 2 above, or as designated in Part 4 of this form. Also, if I have designated a trust as the beneficiary, I have attached a copy of the trust and certify that if the trust is amended in the future, I will provide a copy of each amendment to the plan administrator.

Participant's name (please print)	SS#:
X	Date
Participant's signature	

STEP 4: Name your beneficiary(ies)

To name more beneficiaries than this space permits, list them on a separate sheet, sign and date it, then attach it to this form and check this box: More beneficiaries attached

Complete this section only if designating a beneficiary other than the automatic beneficiaries specified in Part 2.

Based on federal law, if you are married and you name a primary beneficiary other than your spouse, you must complete the Spousal Waiver form provided with your enrollment materials.

Primary beneficiary

Name:			SS#:	Share:	%
Last	First	Middle			
Address:					
Street	City	State	Zip		
Date of birth:		Relationship: (choose one) <input type="checkbox"/> Spouse <input type="checkbox"/> Daughter/Son <input type="checkbox"/> Parent <input type="checkbox"/> Other			

CHECK ONE: Primary beneficiary Secondary beneficiary

Name:			SS#:	Share:	%
Last	First	Middle			
Address:					
Street	City	State	Zip		
Date of birth:		Relationship: (choose one) <input type="checkbox"/> Spouse <input type="checkbox"/> Daughter/Son <input type="checkbox"/> Parent <input type="checkbox"/> Other			

