

**DESIGNATION OF BENEFICIARY**

Name of Employer/Plan \_\_\_\_\_

Participant \_\_\_\_\_

Under the provisions of the Plan permitting the designation of a beneficiary or beneficiaries by a participant, I hereby designate the following person or persons as primary and secondary beneficiaries of my Accrued Benefit under the Plan payable by reason of my death (attach additional pages if necessary):

**PRIMARY BENEFICIARIES:**

Name \_\_\_\_\_ Relationship \_\_\_\_\_

Social Security No. \_\_\_\_\_ Date of Birth \_\_\_\_\_

Address \_\_\_\_\_ Percentage of Benefit: \_\_\_\_\_

Name \_\_\_\_\_ Relationship \_\_\_\_\_

Social Security No. \_\_\_\_\_ Date of Birth \_\_\_\_\_

Address \_\_\_\_\_ Percentage of Benefit: \_\_\_\_\_

**CONTINGENT BENEFICIARIES:**

Name \_\_\_\_\_ Relationship \_\_\_\_\_

Social Security No. \_\_\_\_\_ Date of Birth \_\_\_\_\_

Address \_\_\_\_\_ Percentage of Benefit: \_\_\_\_\_

Name \_\_\_\_\_ Relationship \_\_\_\_\_

Social Security No. \_\_\_\_\_ Date of Birth \_\_\_\_\_

Address \_\_\_\_\_ Percentage of Benefit: \_\_\_\_\_

- **Trust beneficiary.** If you name a trust as a beneficiary, we ask that you attach a copy of the first page and the signature page of the Trust to this designation.
- **Estate planning.** If you are not certain how the death distribution of your plan account affects the disposition of your entire estate, or if you have any questions regarding the estate planning consequences of your beneficiary designation, you may wish to consult with a professional tax advisor before complete this Beneficiary Designation form.

**I RESERVE THE RIGHT TO REVOKE OR CHANGE ANY BENEFICIARY DESIGNATION. I HEREBY REVOKE ALL PRIOR DESIGNATIONS (IF ANY) OF PRIMARY BENEFICIARIES AND CONTINGENT BENEFICIARIES.**

The Trustee will pay all sums payable under the Plan by reason of my death to the primary beneficiary, if he or she survives me, and if no primary beneficiary survives me, then to the contingent beneficiary, and if no named beneficiary survives me, then the Trustee will pay all amounts in accordance with the Plan. I understand that, unless I have provided otherwise above, the Trustee will pay all sums payable to more than one beneficiary equally to the living beneficiaries.

\_\_\_\_\_  
Date of this Designation

\_\_\_\_\_  
Signature

**IF MARRIED, SEE THE FOLLOWING PAGE OF THIS FORM FOR APPLICABLE SPOUSAL CONSENT REQUIREMENTS.**



## INSTRUCTIONS FOR DESIGNATING OR CHANGING BENEFICIARY

**GENERAL INSTRUCTIONS.** These instructions will assist you in properly completing the Beneficiary Designation.

- (1) To designate one person, insert the name and relationship in the spaces provided. If your beneficiary is not related to you, show relationship as "Friend."
- (2) If you wish to name your estate, insert "Estate" in the blank space.
- (3) Show a member of a religious order in this manner:

Mary L. Jones, niece, known in religious life as Sister Mary Agnes.

- (4) It is inadvisable to name a beneficiary who is a permanent resident of a foreign country. If you name a person who is a permanent resident of a foreign country, furnish full address.
- (5) If you wish to designate a trust, insert the name of the trustee and trust in the blank space using language substantially as follows:

John L. Doe Trustee or his successor Trustee of the Jane M. Doe Trust dated 11/01/1999,  
including any amendments thereto.

***It is advisable to list your spouse as your primary beneficiary on a retirement plan account and then list your trust as a contingent beneficiary.***

If you name a trust as a beneficiary, we ask that you attach a copy of the first page and the signature page of the Trust to your designation.

- (6) More than one beneficiary – unless you provide otherwise in completing the Beneficiary Designation, the trustee will pay all sums payable to more than one beneficiary equally to the living beneficiaries.

Contingent beneficiaries only receive benefits if all named primary beneficiaries predecease you. If a primary beneficiary survives you, but dies prior to receiving his share of the death benefit, that primary beneficiary's estate will receive the death benefit unless your Beneficiary Designation provides otherwise.

- (7) Effect of divorce. A divorce decree or a decree of legal separation does not automatically revoke a designation of your spouse as a beneficiary. Please complete a new beneficiary election form once the divorce is settled and this will take the place of previous designations.

Please keep one original beneficiary designation at home in your personal paperwork. Return another original to the plan sponsor to keep on file.

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