

401(K) PLAN

DESIGNATION OF BENEFICIARY

Participant Information

Name _____

Address _____

Last 4 digits of Social Security Number _____

Marital status: () married () not married

1. Beneficiary designation

Pursuant to 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 vested account balance under the Plan payable by reason of my death:

Primary Beneficiary(ies) [include address and relationship]:*		
Name	Address	Relationship
_____	_____	_____
_____	_____	_____
_____	_____	_____

Contingent Beneficiary(ies) [include address and relationship]:*		
Name	Address	Relationship
_____	_____	_____
_____	_____	_____
_____	_____	_____

*NOTE to Participant:

1. *Estate planning.* You may wish to consult with a professional tax advisor before completing this form.
2. *Effect of divorce.* A divorce decree automatically revokes a designation of your spouse as a beneficiary, unless a qualified domestic relations order provides otherwise.
3. *Effect of marriage.* See below regarding spousal consent requirements if you are married and wish to name someone other than your spouse as your sole primary beneficiary. If you are unmarried at the time of your designation, your beneficiary designation will cease to be effective immediately upon your marriage unless you have designated your spouse as beneficiary.
4. *Trust beneficiary.* If you name a trust as a beneficiary, the trustee also must satisfy additional documentation requirements no later than October 31 of the calendar year following the calendar year of your death. The Administrator will provide you or the trustee with the additional forms you must complete.

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 Plan 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 such designated beneficiary survives me, then the Plan will pay all such amounts in accordance with the Plan terms. I understand that, unless I have provided otherwise above, the Plan will pay all sums payable to more than one beneficiary equally to the living beneficiaries.

2. Acknowledgement/Authorization

Date of this Designation

Signature of Participant

IF YOU ARE MARRIED, SEE THE NEXT PAGE OF THIS FORM FOR APPLICABLE SPOUSAL CONSENT REQUIREMENTS.

Nonspouse Beneficiary Election

NOTE: This Designation of Beneficiary is invalid without the consent of your spouse unless your spouse is the sole primary beneficiary or, under a prior beneficiary designation, your spouse waived the right to consent to any change in your beneficiary designation.

CONSENT OF SPOUSE
[to nonspouse primary beneficiary]

I, the undersigned spouse of the Participant named in the foregoing "Designation of Beneficiary," hereby certify I have read and understand the Designation of Beneficiary. I understand the property subject to the Designation of Beneficiary is my spouse's vested account balance under the Plan. I also understand that if my spouse predeceases me, my spouse's entire account in the Plan will become my property unless I give my written consent below for the account to pass to another beneficiary. Being fully satisfied with the provisions of the Designation of Beneficiary, I hereby consent to and accept the beneficiary designation, without regard to whether I survive or predecease my spouse. I understand that my consent is irrevocable unless my spouse changes the Designation of Beneficiary. I understand that if my spouse changes the Designation of Beneficiary to someone other than me (the spouse) as the sole primary beneficiary (Spouse must choose one of a. or b. below):

- a. [] Additional consent required. I must execute and file with the Administrator a similar consent to the new Designation of Beneficiary or the Participant's new Designation of Beneficiary is ineffective and I will be the sole primary beneficiary.
b. [] No additional consent required. I waive my right to withhold my consent to any and all future changes my spouse makes to the Designation of Beneficiary. I understand that I have the right to limit my consent to the naming of the specific beneficiary in this Designation of Beneficiary by choosing (a) above.

Date of execution: _____

Print Name of Participant's Spouse

Signature of Participant's Spouse

NOTE: In order to consent, there must be a witness to spouse's consent by either a Plan Representative OR a Notary.

Witness by Plan Representative:

Signature of spouse witnessed this date: _____

Print Name of Plan Representative

Signature of Plan Representative

OR

Witness by Notary:

STATE OF _____

COUNTY OF _____

BEFORE ME, the undersigned, a Notary Public, personally appeared _____ who executed the above spouse's consent as a free and voluntary act.

IN WITNESS WHEREOF, I have signed my name and affixed my official notarial seal this ____ day of _____, 20____.

Notary Public _____

(SEAL)

My Commission expires: _____