



INSTRUCTIONS TO DESIGNATE A BENEFICIARY

These forms are for unmarried participants only

1. You should name a beneficiary so that in the event of your death, your retirement benefit is paid to the person of your choice. If you do not name a beneficiary, the Plan document or the state government will decide to whom your benefit is paid.
2. Submit the original form to your Employer and keep a copy for your files.
3. You may change your beneficiary designation at any time in accordance with the above instructions.

For more information regarding your Plan, contact your Employer or read your Plan's Summary Plan Description.

HOW TO USE THE BENEFICIARY DESIGNATION FORM

**Designation of your beneficiary is personal and very important to you.
We strongly encourage you to seek legal advice.**

1. **Primary & Contingent Beneficiary:** Primary Beneficiaries are persons who only need to survive you in order to receive benefits from the Plan. A Contingent Beneficiary must survive you and all Primary Beneficiaries in order to receive benefits. You may name more than one Primary or Contingent Beneficiary if you wish and you may designate different shares to go to the various Beneficiaries. If you are naming more than one Beneficiary, you should state the percentage of your benefit that is to go to each particular Beneficiary. The shares of all Primary Beneficiaries should total 100%. The shares of all Contingent Beneficiaries should also total 100%.

Examples:

(a) If you want your entire interest to go to one person if he or she survives you, you should name that person as sole Primary Beneficiary and state that he or she is to receive 100%.

(b) If there are two persons who are to share equally in your death benefit, you should name them both as Primary Beneficiaries, each to receive 50%.

(c) If there are two persons who are to receive benefits in the event of your death, and the share of one is to be a fixed dollar amount with the balance to go to the other, fill out one Primary Beneficiary line for the Beneficiary who is to receive the fixed dollar amount and insert that dollar amount in the space designated “%.” In the next Primary Beneficiary line, give the name of the Beneficiary who is to receive the balance, write “Balance of Benefit after provision for _____” (giving the name of the other Primary Beneficiary).

2. **Surviving Beneficiaries:** If you name two Primary Beneficiaries and only one survives you and becomes entitled to benefits, that one will receive everything. If you name three Primary Beneficiaries, each to receive one-third of your interest and only two survive you and become entitled to benefits, those two will each receive one-half of your interest. The form works the same way for Contingent Beneficiaries.

3. **Contingent Beneficiaries:** Contingent Beneficiaries should be named to receive your interest in case all of your Primary Beneficiaries die before becoming entitled to benefits. The shares of all Contingent Beneficiaries should total 100%.

Examples:

(a) If you have a brother with two children and you want your brother to receive everything if he survives you, but if not, his children are to receive equal shares, you should name your brother as Primary Beneficiary to receive 100% and each child as Contingent Beneficiary to receive 50%. If later you decide to change your elections, you should amend your Beneficiary Form.

(b) If you have two daughters and one son, and you want your daughters to receive everything in equal shares if either or both of them survive you, and your son to receive everything if neither daughter survives you, you should name your two daughters each as Primary Beneficiaries to receive 50% and your son as Contingent Beneficiary to receive 100%.

4. **Children as Beneficiaries**: If you want all present and any future children living at your death to receive equal shares, fill out the Primary Beneficiary or Contingent Beneficiary section, as the case may be, as follows: “All my children in equal shares.”

The form provides that benefits go to **surviving** beneficiaries. If you want benefits to go to the descendants of a deceased child (for example, his or her children), you must write the following: “All my children in equal shares, and if any of my children should not survive me, such deceased child’s share shall be paid to his or her descendants.”

5. **Trust as Beneficiary**: If you wish to designate a trust as a beneficiary, see your legal counsel.

6. **Designating Beneficiaries**: Use each Beneficiary’s actual name, **e.g.**, “Helen Jones,” not “Mrs. Henry A. Jones.”

Again, we encourage you to seek legal advice in completing the Beneficiary Designation Form.

BENEFICIARY DESIGNATION

Name: _____ Soc. Sec. No: _____

Plan(s): _____

Naming a beneficiary is personal and very important to you. You are advised to seek legal advice in completing this form.

CERTIFICATION OF MARITAL STATUS

() I certify that **I AM NOT MARRIED** at this time. I understand that if I later marry and my spouse outlives me, this Beneficiary Designation will be revoked and my spouse will be the beneficiary of my death benefits under the Plan.

DESIGNATION OF BENEFICIARY

I designate the person or persons named below as my primary beneficiary or beneficiaries (and contingent beneficiary or beneficiaries) to receive any death benefit under the above Plan, and I direct that such amount be divided among such persons in accordance with the percentage(s) shown below.

<u>Name, Social Security No. & Date of Birth</u>	<u>Address</u>	<u>Relationship</u>	<u>%</u>
My primary beneficiary or beneficiaries shall be:			
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
			Must Total 100%

My contingent beneficiary or beneficiaries shall be:			
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
			Must Total 100%

Unless another method of payment is specified on this form or attached to this form, the following shall apply: If no percentages are indicated, the death benefit shall be divided equally among the primary beneficiaries who are surviving on the date of my death. If percentages are indicated, and if any of the primary beneficiaries shall die before me, his or her share of the death benefit (which would have been due had such beneficiary survived me) shall be divided among the surviving primary beneficiaries in proportion to the respective percentages shown for the surviving primary beneficiaries. If none of the primary beneficiaries survive me, then the death benefit shall be divided among the surviving contingent beneficiaries equally or, if percentages are indicated, in proportion to the respective percentages shown for the surviving contingent beneficiaries.

Any previous designation of beneficiary made by me is revoked, and the right to revoke this designation at any time is expressly reserved by me. I understand that if I am married, I do not need my spouse's approval to revoke this beneficiary designation; however, any new designation not naming my spouse as the sole primary beneficiary requires my spouse's consent.

Date: _____ Employee's Signature: _____