
NOTICE OF PRE-RETIREMENT SURVIVOR BENEFIT

Plan Name _____

Participant Name: _____

As a Participant in the Plan, the law requires that you be informed as to the disposition of your vested amount should you die before retirement.

Should you die before retirement, the Plan will pay your full vested amount or accrued benefit to your surviving spouse, provided you had been married for at least one year at the time of your death.

However, beginning with the first day of the Plan Year in which you reach age 35 (or upon termination if you are under age 35), you may elect either (a) to name someone other than your spouse to be your beneficiary or (b) waive the requirement that your death benefit be paid in the form of a survivor annuity, if applicable.

Your spouse must consent in writing before an authorized company representative or notary public to any waiver that you elect. The waiver shall be binding on you unless you revoke in writing any waiver you have made any time before your death. You may if you desire, waive a previous election and make a new election. Any new election to name a beneficiary other than your spouse must also be consented to in writing by your spouse.

If you elect for your spouse not to be your beneficiary (and your spouse has consented), then you may designate a beneficiary of your choosing. If you are not married at the time of your death, the death benefit will be paid to your designated beneficiary.

It is important that you and your spouse understand your rights and obligations concerning your death benefit. You should direct any questions you have regarding pre-retirement survivor benefits or beneficiary elections to the Plan Administrator. Also, you should immediately inform the Plan Administrator of any change in your marital status.

Participant Signature

Date