

Information

at least the minimum required by my
complete Section 5.

my plan, unless I complete

you need

among
surviving primary

Contingent Beneficiaries

4. Account Owner Signature

5. Spousal Consent and Qualified Pre-Retirement Survivor Annuity Waiver (if applicable)

Notary

I _____ , a notary public, do hereby certify that _____ did personally appear before me and did acknowledge that she/he signed this Spousal Consent as her/his free act and deed. Subscribed and sworn to before me this _____ day of _____ , _____ .

Notary Public Signature My commission expires _____



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Explanation of Terms of the Qualified Pre-Retirement Survivor Annuity (QPSA)

Qualified Pre-Retirement Survivor Annuity (QPSA) Notice to Married Participants

As required by federal law and the terms of the Plan named on this form, the Plan will distribute a qualified pre-retirement survivor annuity ("QPSA") to your surviving spouse if you die before your benefit payments commence under the Plan, unless