



Note: If your spouse is not your Designated Primary Beneficiary, then this Designation of Beneficiary is invalid without the consent of your spouse unless your spouse waived the right to consent to any change in the beneficiary designation under a prior beneficiary designation.

**Consent of Spouse**

I acknowledge that I am the spouse of the Participant named on the reverse side of this form. I hereby certify that I have read this Designation of Beneficiary Form and understand that I possess a beneficial interest in my spouse's account under the Plan if I survive him/her. I hereby acknowledge and consent to the Designation of Beneficiary on the reverse side of this form. My consent shall be irrevocable unless my spouse subsequently changes the designation of beneficiary. If my spouse changes the designation, {Choose (a) or (b)}:

- (a) I understand I must sign a new consent to the new designation for it to be effective.
- (b) I waive my right to consent to any future change in designation. I understand I have the right to restrict my consent only to the beneficiary designated on the reverse side of this form by checking box (a).

I have executed this consent this \_\_\_\_\_ day of \_\_\_\_\_, 19 \_\_.

\_\_\_\_\_  
Signature of Participant's Spouse  
(Must be witnessed by a Plan Representative or a Notary Public)

**Plan Representative**

Signature of spouse witnessed this \_\_\_\_\_ day of \_\_\_\_\_, 19 \_\_, in the presence of:

\_\_\_\_\_  
Plan Representative

\_\_\_\_\_  
(Print Name)

**OR**

**Notary Public**

STATE OF \_\_\_\_\_  
(ss.)

COUNTY OF \_\_\_\_\_

On this \_\_\_\_\_ day of \_\_\_\_\_, 19 \_\_, before me appeared \_\_\_\_\_ who acknowledged herself or himself to be the person who executed the consent set forth above and acknowledged the consent to be his or her free act and deed.

\_\_\_\_\_  
Notary Public

My Commission expires: \_\_\_\_\_

## INSTRUCTIONS FOR DESIGNATING OR CHANGING BENEFICIARY

### *General Instructions*

These instructions will assist you in properly completing the Primary and/or Contingent Beneficiary Section(s) of the **Designation of Beneficiary Form**.

- (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) If you wish to designate a trust, insert the name of the trustee and trust in the blank space using language substantially as follows:
  - To X Bank as Trustee, or its successor Trustee, of the John E. Jones Trust dated the 26th day of June, 1986, including any amendments to the Trust.

(4) If you wish to designate more than one beneficiary - here are the most common examples:

- Three or more beneficiaries                      James O Jones, brother, Paul A. Jones, brother, Jane A. Smith, sister
- Unborn children                                      My children living at my death

Note: Unless you provide otherwise in completing the Designation of Beneficiary Form, the Trustee will pay all sums payable to more than one beneficiary equally to the living beneficiaries.

(5) Contingent beneficiaries only receive benefits if all named primary beneficiaries die before you.

### *Spousal Consent*

If you are married and your spouse is not designated as your primary beneficiary, then your beneficiary designation is invalid without the consent of your spouse unless, under a prior beneficiary designation, your spouse waived the right to consent to any change in the beneficiary designation. Your spouse's consent in this situation must be witnessed by a plan representative or a notary public.