

APPLICATION FOR PARTICIPATION & DESIGNATION OF BENEFICIARY FORM

I, _____, hereby apply for participation in the
Employee Name (PLEASE PRINT)

following Plan: _____
for which I am or may become eligible. I hereby acknowledge receipt of the Summary Plan Description and agree to abide by all of the rules and regulations set forth in the Plan.

Regarding any amount payable under the Plan by reason of my death, I hereby mark the option applicable to my situation and make the following beneficiary arrangements:

[] A. UNMARRIED PARTICIPANT

I name as beneficiary:

Name	Relationship
if living at the time of my death, or, if not living, then:	

Name	Relationship
------	--------------

If I marry, my spouse will automatically be the beneficiary of the Qualified Pre-Retirement Survivor Annuity.

[] B. MARRIED PARTICIPANT

I choose to:

[] 1. Name my spouse* as the beneficiary of 100% of my death benefit. But, if my spouse does not survive me, I name as contingent beneficiary:

Name	Relationship
------	--------------

[] 2. Leave my spouse* as automatic beneficiary of the Qualified Pre-Retirement Survivor Annuity (50%) and name as beneficiary of the remaining part of my death benefit:

Name	Relationship
------	--------------

[] 3. Name someone other than my spouse as the beneficiary of my entire account. I have been given a detailed written explanation regarding the beneficiary of my death benefits (NOTICE OF PRE-RETIREMENT SURVIVOR ANNUITY). I understand that my spouse must agree to this election to waive the Pre-Retirement Survivor Annuity, and that the ELECTION TO WAIVE PRE-RETIREMENT SURVIVOR ANNUITY, and the Spousal Consent, have been signed and a beneficiary other than my spouse named thereon. I further understand that, if I am currently under age 35, this waiver will become invalid during the Plan Year in which I turn age 35 and a new waiver will be necessary.

* (My spouse is the person to whom I am married, or the last person to whom I was married at the time of my death).

I have marked one of the options above.

EXECUTED this _____ day of _____, _____.

Employee Signature: _____

Social Security No. _____ Birth Date _____

WITNESS: _____

ELECTION TO WAIVE PRE-RETIREMENT SURVIVOR ANNUITY

As a Participant in the above-referenced Plan, I hereby acknowledge that I have been informed by the Plan Administrator that if I should die prior to the annuity starting date under the Plan, 50% of the death benefit under the Plan will be paid to my spouse in the form of an annuity over the life of my spouse; that I have the right to waive the designation of my spouse as the beneficiary of 50% of my death benefit payable in the form of an annuity only if my spouse consents in writing to such waiver; and that I have the right to revoke such waiver which may be made by me at any time without my spouse's consent. If I am making this election during a Plan Year in which I have not attained or will not attain age 35, I understand that this election will become invalid as of the first day of the Plan Year in which I will reach age 35. I will have to make a new election at that time, if I desire, and again obtain my spouse's consent.

I hereby waive the right to have my spouse be the beneficiary of 50% of my pre-retirement death benefit. I designate the following beneficiary in lieu of my spouse (revoking any prior designation or contingent designation made by me), who shall receive my entire benefit in a single lump-sum payment:

DESIGNATED BENEFICIARY

Name Relationship

if living at the time of my death, or, if not living, then:

Name Relationship

EXECUTED this _____ day of _____, 19_____.

Witness Participant

SPOUSE'S CONSENT TO WAIVER

I hereby consent to the designation made by my spouse in the forgoing election to have the pre-retirement death benefit paid in the form specified to the beneficiary designated in such election. The Pre-Retirement Survivor Annuity death benefit has been explained to me, and I hereby acknowledge that I understand (1) that the effect of such designation is to cause my spouse's death benefit to be paid to a beneficiary other than me in the form specified therein; (2) that each beneficiary designation is not valid unless I consent to it; and (3) that my consent is irrevocable unless my spouse revokes the beneficiary designation.

EXECUTED this _____ day of _____, 19_____.

Spouse's Signature

WITNESSED BY:

Plan Representative <or> Notary Public

NOTICE TO PLAN PARTICIPANTS

OF PRE-RETIREMENT SURVIVOR ANNUITY

If you are NOT MARRIED, or you ARE MARRIED and are LEAVING YOUR ENTIRE PRE-RETIREMENT DEATH BENEFIT TO YOUR SPOUSE, this notice does not apply to you.

Under the terms of the Plan, spouses of married Participants who die prior to retirement or distribution of their plan benefits, and who have been married to their spouse at the time of his or her death for a period of at least twelve months, will receive a pre-retirement survivor annuity death benefit from the Plan. This annuity is equal in value to 50% of the Participant's account as of the time of the Participant's Normal Retirement Date. The surviving spouse may elect, at the time of the Participant's death, to receive in lieu of the annuity, an immediate single sum payment equivalent in value to the annuity. The remainder of the pre-retirement death benefit will be paid to the Participant's designated beneficiary. If a Participant is not married at his or her death or has not been married for at least twelve months, then the entire pre-retirement death benefit will be paid to his or her designated beneficiary.

Under the terms of the Plan, married Participants with the consent of their spouse may elect, beginning with the first day of the Plan Year in which they attain age 35, to waive the pre-retirement survivor annuity. Your spouse's consent to waive his or her right to receive the pre-retirement survivor annuity must be in writing with his or her signature being witnessed by a plan representative or a notary public. If you and your spouse elect to waive his or her right to receive the pre-retirement survivor annuity, the single sum value of such annuity will be added to the amount to be paid to your designated beneficiary in case of your death prior to retirement or distribution of your benefits.

You and your spouse may at any time after electing to waive the pre-retirement survivor annuity, revoke such consent by filing a written revocation of such consent with the Plan Administrator. You and your spouse's consent are deemed automatically revoked under the Plan upon the legal divorce of you and your spouse or upon the death of your spouse. Therefore, if you divorce and remarry, a new election waiving your new spouse's right to receive the pre-retirement survivor annuity must be filed to be effective regarding your new spouse. New elections to waive the pre-retirement survivor annuity after a revocation or automatic revocation has occurred may be made at any time by filing the new election with the Plan Administrator. Changes in your marital status should be reported to the Plan Administrator immediately to avoid errors in applying these rules.

If you and your spouse wish to waive the Qualified Pre-retirement Survivor Annuity, or have any questions regarding it, contact the Plan Administrator.