Beneficiary Designation Instructions

You must complete a new Beneficiary Designation Form if your marital status changes.

Instructions

- 1. Complete the attached Beneficiary Designation Form
- 2. Type or print in ink. If a mistake is made, do not erase or correct use a new form
- 3. Use full given name when designating a married woman as beneficiary; i.e., "Jane E. Doe" not "Mrs. John Q. Doe"
- 4. If any of the information changes, you should update your Beneficiary Designation
- 5. After you complete this form, make a copy for your records, then forward the original to:

Retirement & Benefit Plan Services 1400 American Blvd. Mail-Stop NJ2-140-03-50 Pennington, NJ 08534

Important Beneficiary Information

Married Participants: Under cu

Under current federal law, your spouse will be entitled to receive, upon your death, any benefits payable from the Plan. You may designate a beneficiary other than your spouse, but your spouse must consent to such designation. If you do choose to designate a beneficiary other than your spouse, please mail the original consented forms to the Merrill Lynch address above. We must receive the original signed copy.

Single Participants:

If you are single at the time you designate a beneficiary and you subsequently marry, the Designation of Beneficiary you made when you were single will become null and void on the date of your marriage. Upon your death, your spouse will be entitled to receive all payable plan benefits unless you have completed a new Beneficiary Designation Form naming a beneficiary other than your spouse and your spouse has consented to such designation.

Examples of Beneficiary Designations:

Type of Beneficiary	Standard Wording
ONE BENEFICIARY	DOE, ANNA L.
TWO BENEFICIARIES	DOE, JOHN A. AND DOE, MARY I.
TRUST WITH INDIVIDUAL TRUSTEES	RICHARD DOE AND JOHN SMITH, TRUSTEES, OR A SUCCESSOR IN TRUST UNDER (TRUST NAME) ESTABLISHED (DATE OF TRUST AGREEMENT).
TRUST WITH CORPORATE TRUSTEES	ABC BANK & TRUST COMPANY, DES MOINES, IOWA. TRUSTEE OR SUCCESSOR IN TRUST UNDER (TRUST NAME) ESTABLISHED (DATE OF TRUST AGREEMENT).
INSURED'S ESTATE	MY ESTATE

Spousal Consent and Witness

- If you are married and have named someone other than (or in addition to) your spouse as primary beneficiary, your spouse must sign the spousal consent acknowledgment in Section 4 for your beneficiary designation to be valid.
- Your spouse's signature must be witnessed by a Notary Public or a Plan Representative.
- If you are divorced or divorced and remarried, you should update your beneficiary designation in accordance with your divorce decree.
- You are considered married if you are separated or if your divorce is pending, but a final divorce decree has not been granted.

Please read the following important information carefully before completing this form.

- ♦ You must sign Section 6 in order to authorize the Designations on this form.
- If you are not married, complete the certification in Section 5.
- If you complete a Beneficiary Designation Form while you are single and later marry, your original designations will no longer apply and your spouse will be entitled to your plan benefit unless you complete a new Beneficiary Designation Form.
- ♦ Your contingent beneficiary(ies) will be entitled to your benefit only if all of your primary beneficiaries are no longer living when you die.
- ♦ In the event of your death, your spouse will receive your plan benefit in accordance with applicable law unless you name another primary eficiary and your spouse completes Section 4. If you fail to designate a beneficiary, the Plan Sponsor will identify your beneficiary in cordance with the applicable law.

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Please make a copy of this form for yourself, and return the original to:

Retirement & Benefit Plan Services; 1400 American Blvd., Mail-Stop NJ2-140-03-50; Pennington, NJ 08534