UA Local 190 Plumbers/Pipefitters/Service Technicians/Gas Distribution Pension Plan

Pension Beneficiary Designation Form

	die before your entire veste ler the Plan? Please check o	d accrued benefit has been paid to you ne of the boxes below, and fill in the n	
the shares indicated.(Spouse □l am <u>Married</u> and l designate required.)	consent does not apply.) my spouse to receive all be the beneficiary(ies) named	med below to receive benefits under the enefits under the Plan after my death. I below to receive all death benefits un	(No spouse consent
Name of Beneficiary	Share	Name of Beneficary	Share
	%		%
	%		%
Section 2 - Contingent Ben If the person(s) chosen above Please fill in the name and sha	are not alive at your death,	who should receive any death benefit eceived by each such person.	payable under the Plan?
Name of Beneficiary	Share	Name of Beneficary	Share
	%		%
	%		%
spouse, I hereby waive the Qu	Designation. If I am married alified Pre-retirement Surviv	•	iciary other than my
Date:	Signature:		
have read the Notice of Qualifice receive a Qualified Pre-retirem will lose my right to receive a named a Primary Beneficiary i that I cannot change my consect This consent is subject No Change in my spouse my chan	nation of primary beneficial ed Pre-retirement Survivor annuity if my selent Survivor Annuity if my selent Survivor Annuity if my selent Survivor 1; (4) that my spoent after I sign this form. To the following condition: (1) ouse's Beneficiary Designation the Beneficiary Designation of the Beneficiary Designation.	ries named in Section 1 above to receing Annuity. I Understand (1), that pension spouse predeceases me; (2) however, revivor Annuity; (3) that I will receive a couse's designation is not valid unless I couse.	n laws require that I by signing this consent, I death benefit only if I am consent to it; and (5) t by me. I understand
Date:	Signature:	-	
STATE OF MICHIGAN)) ss		
COUNTY OF)		
The foregoing instrument was	acknowledged before me th	nis day of, by	
	See Reverse	e for Instructions My Commissio	,Notary Public County, Michigan n Expires:

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Instructions

- 1. Please complete the attached Beneficiary Designation on page 1 of this form and return it to the Plan Administrator as soon as possible. If no Beneficiary Designation is filed or if the last filed designation is revoked, your Plan death benefit will be paid to your spouse, if any; if no spouse is alive, to your children, if any; and if no spouse or children are alive, to your estate.
- 2. You have the right to revoke or amend the Beneficiary Designation before benefit payment begins, and the last Beneficiary Designation filed before payment begins will be irrevocable.
- 3. Please fill out the Beneficiary Designation as follows:
 - a. Check one box under "Primary Beneficiary(ies)" (Section 1)
 - b. Fill in the name(s) of all primary beneficiaries and the shares they are to receive of any death benefit that becomes payable. If you do not specify otherwise, the beneficiaries will receive equal shares. Be sure to fill in the name of your spouse if he or she is to receive any part of the death benefit. Include the address and social security number of each person designated. Attach extra pieces of paper if needed. If a primary beneficiary dies before the entire amount is distributed, the remaining amount will be reallocated among surviving primary beneficiaries.
 - c. Fill in the names of any contingent beneficiaries. If all primary beneficiaries die before all benefits are distributed, remaining benefits will be reallocated among contingent beneficiaries desginated by you. If no contingent beneficiaries are designated remaining benefits will be distributed as described above. (Section 3)
 - d. Sign and date the form. (Section 3)
- 4. Be sure to inform the Plan Administrator if your marital status changes, because that could affect the validity of your Beneficiary Designation

Notice of Qualified Pre-Retirement Survivor Annuity

If you die before benefit payments begin and you are married at the time of your death, pension laws require a "spousal death benefit" be paid to your spouse. Your spouse will receive a lifetime annuity with monthly payments equal to 100% of the payments you would have received if you had retired on the day before your death. This benefit is called a Qualified Pre-retirement Survivor Annuity.

You may name a different beneficiary to receive the spousal death benefit. If you elect a different beneficiary, you will be considered to have "waived" the Qualified Pre-retirement Survivor Annuity. However, your election will be effective only if your spouse consents to the different beneficiary in writing in the "Spouse's Consent to Beneficiary Designation" on page 1 of this form. **Consent must be notarized**. By checking one of the boxes above the spouse signature, your spouse may limit the consent to the specific persons named by you on the Beneficiary Designation or may let you make future changes without further consent.

You can revoke such an election at any time. If the election is revoked, then the spousal death benefit will once again be paid to your spouse as a Qualified Pre-retirement Surivor Annuity. If you do not revoke your election, it will be effective for different periods of time depending on your age at the time the election is made. If your election is made before the Plan Year in which you turn age 35, it will remain until the first day of the Plan Year in which you reach age 35. If your election is made after the Plan Year in which you reach age 34, it will remain in effect until you change it. You are responsible for notifying the Plan and requesting new forms if you initially waive the annuity or name a beneficiary other than your spouse before the Plan Year in which you reach age 35.

If you want your spouse to receive the spousal death benefit, you need not be concerned with the age 35 election requirements or the spouse consent requirements.