

**Global Retirement Solutions 401(k) Plan
 BENEFICIARY DESIGNATION**

Client Number: 08562

Participant Name: _____
FIRST MIDDLE LAST

Participant's Address: _____
STREET

CITY STATE ZIP CODE

Social Security Number: _____ - _____ - _____ Marital Status: Married Single or Legally Separated

IMPORTANT: If no valid beneficiary designation is on file or if designation cannot otherwise be determined, beneficiary will be determined by the plan administrator according to plan documents and applicable law. This designation supersedes any prior designation.

Primary Beneficiary: (Check either box 1 or 2)

1. **Spouse Primary Beneficiary:** I designate my spouse to receive my entire account balance upon my death.

Spouse Name: _____
FIRST MIDDLE LAST

Spouse Social Security Number: _____ - _____ - _____ Spouse Date of Birth: _____ / _____ / _____
MM DD YYYY

2. **Non-Spouse or Multiple Primary Beneficiaries:** I designate the following person(s) to receive my account balance upon my death: (Must be in whole percentages totaling 100%)

If applicable, Spouse's Date of Birth: _____ / _____ / _____
MM DD YYYY

Name	Relationship	Social Security Number	Percent

Must total 100%

If you are married and you have not designated your spouse as primary beneficiary, please have your spouse provide consent below.

SPOUSAL CONSENT: I understand I have a legal right to a death benefit equal to the participant's entire account balance. I consent to waive that legal right in accordance with the beneficiary designation set forth above. I acknowledge that I have a right to limit my consent only to a specific beneficiary and that I voluntarily elect to relinquish such right. I further understand and acknowledge that if I sign this form, no death benefit will be payable to me except as provided above.

 Spouse's Signature _____ / _____ / _____
MM DD YYYY

The spouse's signature must be witnessed by the Plan Administrator or a Notary Public:

Plan Administrator: _____
Plan Administrator Signature _____ / _____ / _____
MM DD YYYY

--OR--

Notary Public:

Notarization of spousal consent can be signed off by a Notary Public or the Plan Administrator. A Notary Seal is not required when signed by the Plan Administrator or when participant resides in one of the following states: CT, KY, LA, ME, MI, NJ, NY, RI, VT

Before me, the undersigned notary, personally appeared _____, and proved to me through identification documents allowed by law, which were _____, to be the person who signed the preceding document in my presence and who affirmed to me that they executed the above Consent of Spouse as a free and voluntary act.

IN WITNESS WHEREOF, I have signed my name and affixed my official notarial seal this _____ day of _____, _____.

Witnessed: _____ State: _____ County: _____
Official signature and seal of notary

My Commission expires: _____ / _____ / _____
MM DD YYYY

COMPLETE BOTH PAGES

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FIRST MIDDLE LAST

Contingent Beneficiary (optional): If no Primary Beneficiary listed above is alive upon my death, I designate the following person(s) to receive my account balance upon my death: (Must be in whole percentages totaling 100%)

Name	Relationship	Social Security Number	Percent

Must total 100%

SIGNATURES

I understand that this beneficiary designation supersedes any previous designation.

 Participant Signature _____
MM DD YYYY

I, the plan administrator, certify, to the best of my knowledge, the above information is correct. If a married participant designated a Non-Spouse Primary Beneficiary, and the spouse's signature was not witnessed by a Notary Public, I certify I witnessed the spouse's signature agreeing to the designation

 Plan Administrator _____
MM DD YYYY

Sample wording for use in completing this form:

To Designate

1. Your estate
2. The trustee of the Trust established under your Will
3. The trustee of your Revocable or Irrevocable Trust

Use This Wording

Executors or Administrators of my estate
 (Name of trustee) as trustee, or the then acting trustee, of the Trust established under (your name) Will dated (date of Will)
 (Name of trustee) as trustee, or the then acting trustee, of the (Name of Trust) established on (Date of Trust)

Trust as Beneficiary:

Before designating a trust as the beneficiary of your plan benefit, you should consult an attorney with expertise in trusts and estates law. Some of the factors to consider include:

1. Who is going to be the beneficiary — your spouse, a minor child — and what are their financial needs?
2. Are the protections of a trust desirable?
3. What are the income tax consequences of designating a trust as beneficiary?

The following requirements must be satisfied before your trust beneficiaries will be treated as your retirement plan's designated beneficiary:

1. The trust must be valid under state law.
2. The trust must be irrevocable or must, by its terms, become irrevocable on your death.
3. The trust's beneficiaries must be identifiable from the trust instrument.
4. You must provide trust documentation to the retirement plan administrator.
5. All trust beneficiaries must be individuals.