

# Spousal Consent for a Distribution Other Than a Qualified Joint and Survivor Annuity

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I certify that I, as Spouse of the Participant named below, have received from the Plan Administrator (1) a full and written explanation of the terms and conditions of a Qualified Joint and Survivor Annuity type of benefit with monthly payments in an amount not to be less than 50% of the benefit payable to my spouse as the Participant, and (2) a written explanation of the financial effect of the decision of my spouse not to receive his or her distribution in the form of a Qualified Joint and Survivor Annuity. I understand that my spouse cannot waive the Qualified Joint and Survivor Annuity without my consent. Once I give my consent to my spouse's waiver of the Qualified Joint and Survivor Annuity, I cannot withdraw or revoke my consent. The Qualified Joint and Survivor Annuity entitles me to receive benefits on my spouse's death which I will lose if I consent to this waiver and my spouse receives his or her benefits in another form.

I hereby consent to the form of payment elected by my spouse and waive any and all rights I may have received under the Plan had such distribution been paid in the form of a Qualified Joint and Survivor Annuity.

We hereby swear that this form is being executed under our own free will and with complete understanding of the benefits available to us.

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Form of Payment

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Participant's Signature

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Participant's Name (Print)

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Spouse's Signature

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Witness's Signature (Plan Administrator or Notary Public)

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Date

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## CERTIFICATION OF MARITAL STATUS IF UNMARRIED

As the Participant named above, I hereby certify that I am not married and that spousal consent is not required on my behalf. I understand the Retirement Equity Act (REA) requires that spousal consent be provided if I am married and hereby swear that such requirement is not applicable to me.

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Participant's Signature

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Date

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Witness's Signature (Plan Administrator or Notary Public)

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Date