

**PLUMBING AND PIPEFITTING INDUSTRY RETIREMENT PLAN OF KANSAS
BENEFICIARY DESIGNATION FORM**

Please Complete This Form in Ink

Employee Information

<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Last Name	First Name	MI	Date of Birth	Social Security Number
<hr/>			<hr/>	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried
Address			City, State, Zip	
<hr/>			<hr/>	<hr/>
Employer			Date of Hire	Date of Marriage
<hr/>			<hr/>	<hr/>
Spouse's Last Name	First Name	MI	Spouse's Social Security Number	Spouse's Date of Birth
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>

Beneficiary Designation

NOTE: If you are married and die before you begin to receive your benefit under the Plan, your spouse will automatically be your sole Primary Beneficiary unless you make, with your spouse's consent, a different designation on this form. **Read the Notice Regarding Qualified Preretirement Survivor Annuity (QPSA) at the back of this form before completing this Section.**

Primary Beneficiary(ies):

I hereby designate the following Primary Beneficiary(ies) for any death benefit payable under the Plumbing and Pipefitting Industry Retirement Plan of Kansas (the "Plan"). (If you designate multiple Primary Beneficiaries, the death benefit will be shared equally by the Primary Beneficiaries who are alive on the date of your death, unless you indicate otherwise below. If you indicate that multiple Primary Beneficiaries are not to share equally, and not all of them survive you, those who are alive on the date of your death will share the death benefit in proportion to the percentages you have indicated.)

<hr/>	<hr/>	<hr/>	<hr/>
(Name)	(Relationship to me)	(Social Security Number)	(Percentage)
<hr/>	<hr/>	<hr/>	<hr/>
(Name)	(Relationship to me)	(Social Security Number)	(Percentage)
<hr/>	<hr/>	<hr/>	<hr/>
(Name)	(Relationship to me)	(Social Security Number)	(Percentage)

Contingent Beneficiary(ies):

I hereby designate the following Contingent Beneficiary(ies). (If all of your Primary Beneficiaries die before you do, then any death benefit under the Plan will be payable to your Contingent Beneficiary(ies). If you designate multiple Contingent Beneficiaries and all your Primary Beneficiaries die before you do, the death benefit will be shared equally by the Contingent Beneficiaries who are alive on the date of your death, unless you indicate otherwise below. If you indicate that multiple Contingent Beneficiaries are not to share equally, and not all of them survive you, those who are alive on the date of your death will share the death benefit in proportion to the percentages you have indicated.)

(Name) (Relationship to me) (Social Security Number) (Percentage)

(Name) (Relationship to me) (Social Security Number) (Percentage)

(Name) (Relationship to me) (Social Security Number) (Percentage)

Employee’s Signature

I have read and understand the information in this form, including the Notice Regarding Qualified Preretirement Survivor Annuity (QPSA). I understand that this form revokes any prior beneficiary designation I may have made with respect to the Plan.

Employee’s Signature

Date

NOTE: The Plan Administrator may reject this designation within thirty (30) days after receiving it if it is unclear or impractical to apply. The Plan Administrator may reject it at any time if it is contrary to the terms of the Plan.

Spousal Consent and Acknowledgment

Do not complete this Consent and Acknowledgment if the Participant’s Spouse is the sole Primary Beneficiary

NOTE: Spouses should read the Notice Regarding Qualified Preretirement Survivor Annuity (QPSA) at the back of this form before completing this Section.

I, _____, swear that I am the legal spouse of _____. I have read and understand the Notice Regarding Qualified Preretirement Survivor Annuity (QPSA). I understand that if I am married to my spouse on the date he or she dies, then I may have the right to the QPSA benefit from the Plan if my spouse dies before he or she begins receiving benefits (or, if earlier, before the beginning of the period for which the benefits are paid). I would have this right if my spouse dies with an account balance in the Plan. I agree to give up my right to the QPSA benefit and instead to have the Plan’s death benefit paid to the beneficiary(ies) set forth above.

**PLUMBING AND PIPEFITTING INDUSTRY RETIREMENT PLAN OF KANSAS
NOTICE REGARDING QUALIFIED PRERETIREMENT SURVIVOR ANNUITY (QPSA)**

Information for Participant

Explanation of Qualified Preretirement Survivor Annuity (QPSA)

Federal law provides that, if you have been married for at least a year on the date of your death, your spouse will receive a special death benefit that is paid from the Plan if you die before beginning to receive retirement benefits (or, if earlier, before the beginning of the period for which the retirement benefits are paid). Your spouse has the right to receive this monthly payment for his or her life beginning after you die. The special death benefit is often called a “qualified preretirement survivor annuity” or “QPSA” benefit. Nonetheless, after your death your spouse may elect to receive the benefit as a lump sum payment in lieu of the monthly QPSA benefit if your spouse has not given up his or her right to the QPSA benefit.

Designation of Beneficiary

Special IRS rules limit the times at which you may designate a beneficiary. If you are married, you may designate a primary beneficiary(ies) on the last to occur of (1) the first day of the Plan year in which you attain age 35, (2) the date on which you first become a participant, (3) the date on which you are first married. You may make such a designation until the earlier of (1) your death, or (2) the date benefits begin being paid to you under the Plan. However, if you terminate your employment prior to attainment of age 35, you may make such a designation beginning on the date of your separation from service.

If you are married and under age 35, you may also designate a primary beneficiary(ies) (with appropriate written spousal consent). However, any such designation automatically expires at the beginning of the Plan year in which you attain age 35, unless you then renew the designation and the spousal consent. If you are under age 35 and wish to designate a primary beneficiary other than your spouse, it is your responsibility to (1) notify the Plan Administrator of your wish, (2) secure the written spousal consent required by the Plan Administrator, and (3) in the Plan year in which your 34th birthday occurs, secure the information and forms necessary to renew the election if it is to extend beyond the first day of the Plan year in which your 35th birthday occurs.

Spousal Consent Requirement

If you have been married for a year or more, your spouse must consent if you want to designate someone other than your spouse as a primary beneficiary.

Information for Participant’s Spouse

What is a Qualified Preretirement Survivor Annuity (QPSA)?

Federal law states that you will receive a special death benefit from the Plan if your spouse dies before he or she begins receiving retirement benefits (or, if earlier, before the beginning of the period for which the retirement benefits are paid) and you have been married to your spouse for at least a year on the date of his or her death. You have the right to receive this monthly payment for your life beginning after your spouse dies. The special death benefit is often called a “qualified preretirement survivor annuity” or “QPSA” benefit. Nonetheless, after your spouse dies you may elect to receive the benefit as a lump sum payment in lieu of the monthly QPSA benefit if you have not given up your right to the QPSA benefit (as described below).

Can Your Spouse Choose Other Beneficiaries to Receive the Plan Benefit?

Your right to the QPSA benefit provided by federal law cannot be taken away unless you agree to give up that benefit. If you agree, your spouse can choose to have all or a part of the death benefits paid to someone else. The person your spouse chooses to receive the death benefits is usually called the “beneficiary.” For example, if you agree, your spouse can have the death benefits paid to his or her children instead of you.

Do You Have to Give Up Your Right to the QPSA Benefit?

Your choice must be voluntary. It is your personal decision whether you want to give up your right to the special QPSA payment form.

Can Your Spouse Change the Beneficiary in the Future if You Sign this Form?

If you sign this form, your spouse cannot change the beneficiary(ies) named on this form unless you agree to the new beneficiary(ies) by signing a new form. If you agree, your spouse can change the beneficiary at any time before your spouse begins receiving benefits or dies. You do not have to agree to let your spouse change the beneficiary. However, your spouse can select the QPSA benefit for you without getting your agreement.

Can You Change Your Mind After You Sign This Form?

You cannot revoke the consent you have given on this form after you sign this form. Your decision is final.

What Happens to this Beneficiary Designation Form if You Become Separated or Divorced?

You may lose your right to the QPSA benefit if your spouse and you become legally separated or divorced even if you do not sign this form. However, if you become legally separated or divorced, you might be able to get a special court order (which is called a qualified domestic relations order or “QDRO”) that specifically protects your rights to receive the QPSA benefit or that gives you other benefits under this Plan. If you are thinking about separating or getting a divorce, you should get legal advice on your rights or benefits under the Plan.