RE: Application for Benefits from United Steelworkers Local 286 Severance/401(k) Plan

Dear Participant:

We enclose the following in connection with your request for benefits from the United Steelworkers Local 286 Severance/401(k) Plan:

1. Application for Benefits
2. Special Tax Notice Regarding Plan Payments
3. Qualified Joint and Survivor Annuity Benefit Options Exhibit
4. Benefits Election Form

Please complete, sign and date the application for benefits. Next, please carefully review the Special Tax Notice Regarding Plan Payments explaining the tax consequences of different forms of distribution and Qualified Joint and Survivor Annuity Benefit Options Exhibit providing examples of these optional benefit forms. If you plan on choosing a rollover option, you should speak with a bank, insurance company, mutual fund or the plan administrator of your new retirement plan prior to completing the Benefits Election Form. Lastly complete, date and sign (and have your spouse date and sign, if applicable) the Benefits Election Form before a notary public. Alternatively, you (and your spouse, if applicable) can bring the form to the Fund Office for witnessing by a Plan Representative. Both the application and benefits election forms must be returned to the Fund Office within thirty (30) days.

Please note that no distributions may be made to you until after you have permanently separated from service with your employer for a period of not less than 90 days. Simply separating from the union and continuing employment in a managerial position within your organization is not enough to satisfy this requirement. The value of the amount available for distribution at such time will vary depending upon your date of termination and when funds are liquidated for payment to you. Please feel free to contact the Fund Office if you have any questions.

Sincerely,

CARLO SIMONE III
Office Manager

BENEFITS APPLICATION FORM
UNITED STEELWORKERS LOCAL 286
SEVERANCE/401(k) PLAN

I, the undersigned Participant, hereby elect to receive my benefits held under the UNITED STEELWORKERS LOCAL 286 SEVERANCE/401(k) PLAN. To this end, I supply the following information:

____
Name

____
Address

______________________	______________________	______________________
Home Telephone Number	Date of Birth	Social Security Number
______________________	______________________	
Cell Phone Number	Email Address	
______________________	______________________	______________________
Employer Name	Date of Employment	Date of Termination

____
Reason for Termination of Employment

Marital Status: _____Married _____Single _____ Separated _____Divorced _____Widowed

If you are married or separated, please complete the following:

______________________	______________________	______________________
Spouse Name	Spouse Date of Birth	Spouse Social Security Number
____		______________________
Spouse Address		Spouse Telephone Number

Check this box if you are unable to locate your spouse. _____

If you are married at the time of distribution and your account balance under the Plan is $5,000 or greater, your benefits are automatically payable in the form of a Joint and Survivor Annuity purchased with your account balance from an insurance company of your choice or, in the absence of your choice, the insurance company of the Fund's choice. This means that unless you elect otherwise and your legal spouse consents, your benefit will be the purchase of a Joint and Survivor Annuity. If you make an election and your spouse consents, your benefits will be paid in the form of a lump sum payment to you, and/or a direct rollover to an eligible retirement plan (IRA, Individual Retirement Annuity, or Qualified Plan).

If you are unmarried at the time of distribution and your account balance under the Plan is $5,000 or greater, your benefits are automatically payable in the form of a single life annuity purchased through an insurance company or, if elected, a lump sum payment to you, and/or a direct rollover to an eligible retirement plan (IRA, Individual Retirement Annuity or Qualified Plan.)

______________________	______________________
Date	Signature

SPECIAL TAX NOTICE REGARDING PLAN PAYMENTS

YOUR ROLLOVER OPTIONS

You are receiving this notice because all or a portion of a payment you are receiving from the **United Steelworkers Local 286 Severance/401(k) Plan** (the "Plan") is eligible to be rolled over to an IRA or an employer plan. This notice is intended to help you decide whether to do such a rollover.

This notice describes the rollover rules that apply to payments from the Plan that are not from a designated Roth account (a type of account with special tax rules in some employer plans). If you also receive a payment from a designated Roth account in the Plan, you will be provided a different notice for that payment, and the Plan administrator or the payor will tell you the amount that is being paid from each account.

Rules that apply to most payments from a plan are described in the "General Information about Rollovers" section. Special rules that only apply in certain circumstances are described in the "Special Rules and Options" section.

GENERAL INFORMATION ABOUT ROLLOVERS

How can a rollover affect my taxes?

You will be taxed on a payment from the Plan if you do not roll it over. If you are under age 59 ½ and do not do a rollover, you will also have to pay a 10% additional income tax on early distributions (unless an exception applies). However, if you do a rollover, you will not have to pay tax until you receive payments later and the 10% additional income tax will not apply if those payments are made after you are age 59 ½ (or if an exception applies).

Where may I roll over the payment?

You may roll over the payment to either an IRA (an individual retirement account or individual retirement annuity) or an employer plan (a tax-qualified plan, section 403(b) plan, or governmental section 457(b) plan) that will accept the rollover. The rules of the IRA or employer plan that holds the rollover will determine your investment options, fees, and rights to payment from the IRA or employer plan (for example, no spousal consent rules apply to IRAs and IRAs may not provide loans). Further, the amount rolled over will become subject to the tax rules that apply to the IRA or employer plan.

How do I do a rollover?

There are two ways to do a rollover. You can do either a direct rollover or a 60-day rollover.

If you do a direct rollover, the Plan will make the payment directly to your IRA or an employer plan. You should contact the IRA sponsor or the administrator of the employer plan for information on how to do a direct rollover. If you do not do a direct rollover, you may still do a rollover by making a deposit into an IRA or eligible employer plan that will accept it. You will have 60 days after you receive the payment to make the deposit. If you do not do a direct rollover, the Plan is required to withhold 20% of the payment for federal income taxes (up to the amount of cash and property received other than employer stock). This means that, in order to roll over the entire payment in a 60-day rollover you must use other funds to make up for the 20% withheld. If you do not roll over the entire amount of the payment, the portion not rolled over will be taxed and will be subject to the 10% additional income tax on early distributions if you are under age 59 ½ (unless an exception applies).

How much may I roll over?

If you wish to do a rollover, you may roll over all or part of the amount eligible for rollover. Any payment from the Plan is eligible for rollover, except:

- Certain payments spread over a period of at least 10 years or over your life or life expectancy (or the lives or joint life expectancy of you and your beneficiary)
- Required minimum distributions after age 70 ½ (or after death)
- Hardship distributions
- ESOP dividends
- Corrective distributions of contributions that exceed tax law limitations
- Loans treated as deemed distributions (for example, loans in default due to missed payments before your employment ends)
- Cost of life insurance paid by the Plan
- Contributions made under special automatic enrollment rules that are withdrawn pursuant to your request within 90 days of enrollment
- Amounts treated as distributed because of a prohibited allocation of S corporation stock under an ESOP (also, there will generally be adverse tax consequences if you roll over a distribution of S corporation stock to an IRA). The Plan administrator or the payor can tell you what portion of a payment is eligible for rollover.

If I don't do a rollover, will I have to pay the 10% additional income tax on early distributions?

If you are under age 59 ½ , you will have to pay the 10% additional income tax on early distributions for any payment from the Plan (including amounts withheld for income tax) that you do not roll over, unless one of the exceptions listed below applies. This tax is in addition to the regular income tax on the payment not rolled over.

The 10% additional income tax does not apply to the following payments from the Plan:

- Payments made after you separate from service if you will be at least age 55 in the year of the separation

- Payments that start after you separate from service if paid at least annually in equal or close to equal amounts over your life or life expectancy (or the lives or joint life expectancy of you and your beneficiary)
- Payments from a governmental defined benefit pension plan made after you separate from service if you are a public safety employee and you are at least age 50 in the year of the separation
- Payments made due to disability
- Payments after your death
- Payments of ESOP dividends
- Corrective distributions of contributions that exceed tax law limitations
- Cost of life insurance paid by the Plan
- Contributions made under special automatic enrollment rules that are withdrawn pursuant to your request within 90 days of enrollment
- Payments made directly to the government to satisfy a federal tax levy
- Payments made under a qualified domestic relations order (QDRO)
- Payments up to the amount of your deductible medical expenses
- Certain payments made while you are on active duty if you were a member of a reserve component called to duty after September 11, 2001 for more than 179 days
- Payments of certain automatic enrollment contributions requested to be withdrawn within 90 days of the first contribution

If I do a rollover to an IRA, will the 10% additional income tax apply to early distributions from the IRA?

If you receive a payment from an IRA when you are under age 59 ½ , you will have to pay the 10% additional income tax on early distributions from the IRA, unless an exception applies. In general, the exceptions to the 10% additional income tax for early distributions from an IRA are the same as the exceptions listed above for early distributions from a plan. However, there are a few differences for payments from an IRA, including:

- There is no exception for payments after separation from service that are made after age 55.
- The exception for qualified domestic relations orders (QDROs) does not apply (although a special rule applies under which, as part of a divorce or separation agreement, a tax-free transfer may be made directly to an IRA of a spouse or former spouse).
- The exception for payments made at least annually in equal or close to equal amounts over a specified period applies without regard to whether you have had a separation from service.
- There are additional exceptions for (1) payments for qualified higher education expenses, (2) payments up to $10,000 used in a qualified first-time home purchase, and (3) payments after you have received unemployment compensation for 12 consecutive weeks (or would have been eligible to receive unemployment compensation but for self-employed status).

Will I owe State income taxes?

This notice does not describe any State or Local income tax rules (including withholding rules).

SPECIAL RULES AND OPTIONS

If your payment includes after-tax contributions

After-tax contributions included in a payment are not taxed. If a payment is only part of your benefit, an allocable portion of your after-tax contributions is generally included in the payment. If you have pre-1987 after-tax contributions maintained in a separate account, a special rule may apply to determine whether the after-tax contributions are included in a payment.

You may roll over to an IRA a payment that includes after-tax contributions through either a direct rollover or a 60-day rollover. You must keep track of the aggregate amount of the after-tax contributions in all of your IRAs (in order to determine your taxable income for later payments from the IRAs). If you do a direct rollover of only a portion of the amount paid from the Plan and a portion is paid to you, each of the payments will include an allocable portion of the after-tax contributions. If you do a 60-day rollover to an IRA of only a portion of the payment made to you, the after-tax contributions are treated as rolled over last. For example, assume you are receiving a complete distribution of your benefit which totals $12,000, of which $2,000 is after-tax contributions. In this case, if you roll over $10,000 to an IRA in a 60-day rollover, no amount is taxable because the $2,000 amount not rolled over is treated as being after tax contributions.

You may roll over to an employer plan all of a payment that includes after-tax contributions, but only through a direct rollover (and only if the receiving plan separately accounts for after-tax contributions and is not a governmental section 457(b) plan). You can do a 60-day rollover to an employer plan of part of a payment that includes after-tax contributions, but only up to the amount of the payment that would be taxable if not rolled over.

If you miss the 60-day rollover deadline

Generally, the 60-day rollover deadline cannot be extended. However, the IRS has the limited authority to waive the deadline under certain extraordinary circumstances, such as when external events prevented you from completing the rollover by the 60-day rollover deadline. To apply for a waiver, you must file a private letter ruling request with the IRS. Private letter ruling requests require the payment of a nonrefundable user fee.
For more information, see IRS Publication 590, Individual Retirement Arrangements (IRAs).

If your payment includes employer stock that you do not roll over

If you do not do a rollover, you can apply a special rule to payments of employer stock (or other employer securities) that are either attributable to after-tax contributions or paid in a lump sum after separation from service (or after age 59 ½, disability, or the participant's death). Under the special rule, the net unrealized appreciation on the stock will not be taxed when distributed from the Plan and will be taxed at capital gain rates when you sell the stock. Net unrealized appreciation is generally the increase in the value of employer stock after it was acquired by the Plan. If you do a rollover for a payment that includes employer stock (for example, by selling the stock and rolling over the proceeds within 60 days of the payment), the special rule relating to the distributed employer stock will not apply to any subsequent payments from the IRA or employer plan. The Plan administrator can tell you the amount of any net unrealized appreciation.

If you have an outstanding loan that is being offset

If you have an outstanding loan from the Plan, your plan benefit may be offset by the amount of the loan, typically when your employment ends. The loan offset amount is treated as a distribution to you at the time of the offset and will be taxed (including the 10% additional income tax on early distributions, unless an exception applies) unless you do a 60-day rollover in the amount of the loan offset to an IRA or employer plan.

If you were born on or before January 1, 1936

If you were born on or before January 1, 1936 and receive a lump sum distribution that you do not roll over, special rules for calculating the amount of the tax on the payment might apply to you. For more information, see IRS Publication 575, Pension and Annuity Income.

If your payment is from a governmental section 457(b) plan

If the Plan is a governmental section 457(b) plan, the same rules described elsewhere in this notice generally apply, allowing you to roll over the payment to an IRA or an employer plan that accepts rollovers. One difference is that, if you do not do a rollover, you will not have to pay the 10% additional income tax on early distributions from the Plan even if you are under age 59 ½ (unless the payment is from a separate account holding rollover contributions that were made to the Plan from a tax-qualified plan, a section 403(b) plan, or an IRA). However, if you do a rollover to an IRA or to an employer plan that is not a governmental section 457(b) plan, a later distribution made before age 59 ½ will be subject to the 10% additional income tax on early distributions (unless an exception applies). Other differences are that you cannot do a rollover if the payment is due to an "unforeseeable emergency" and the special rules under "If your payment includes employer stock that you do not roll over" and "If you were born on or before January1, 1936" do not apply.

If you are an eligible retired public safety officer and your pension payment is used to pay for health coverage or qualified long-term care insurance

If the Plan is a governmental plan, you retired as public safety officer, and your retirement was by reason of disability or was after normal retirement age, you can exclude from your taxable income plan payments paid directly as premiums to an accident or health plan (or a qualified long-term care insurance contract) that your employer maintains for you, your spouse, or your dependents, up to a maximum of $3,000 annually. For this purpose, a public safety officer is a law enforcement officer, firefighter, chaplain, or member of a rescue squad or ambulance crew.

If you roll over your payment to a Roth IRA

You can roll over a payment from the Plan made before January 1, 2010 to a Roth IRA only if your modified adjusted gross income is not more than $100,000 for the year the payment is made to you and, if married, you file a joint return. These limitations do not apply to payments made to you from the Plan after 2009. If you wish to roll over the payment to a Roth IRA, but you are not eligible to do a rollover to a Roth IRA until after 2009, you can do a rollover to a traditional IRA and then, after 2009, elect to convert the traditional IRA into a Roth IRA.

If you roll over the payment to a Roth IRA, a special rule applies under which the amount of the payment rolled over (reduced by any after-tax amounts) will be taxed. However, the 10% additional income tax on early distributions will not apply (unless you take the amount rolled over out of the Roth IRA within 5 years, counting from January 1 of the year of the rollover). For payments from the Plan during 2010 that are rolled over to a Roth IRA, the taxable amount can be spread over a 2-year period starting in 2011.

If you roll over the payment to a Roth IRA, later payments from the Roth IRA that are qualified distributions will not be taxed (including earnings after the rollover). A qualified distribution from a Roth IRA is a payment made after you are age 59 ½ (or after your death or disability, or as a qualified first-time homebuyer distribution of up to $10,000) and after you have had a Roth IRA for at least 5 years. In applying this 5-year rule, you count from January 1 of the year for which your first contribution was made to a Roth IRA. Payments from the Roth IRA that are not qualified distributions will be taxed to the extent of earnings after the rollover, including the 10% additional income tax on early distributions (unless an exception applies). You do not have to take required minimum distributions from a Roth IRA during your lifetime. For more information, see IRS Publication 590, Individual Retirement Arrangements (IRAs).

You cannot roll over a payment from the Plan to a designated Roth account in an employer plan.

If you are not a plan participant

Payments after death of the participant

If you receive a distribution after the participant's death that you do not roll over, the distribution will generally be taxed in the same manner described elsewhere in this notice. However, the 10% additional income tax on early distributions and the special rules for public safety officers do not apply, and the special rule described under the section "If you were born on or before January 1, 1936" applies only if the participant was born on or before January 1, 1936.

If you are a surviving spouse

If you receive a payment from the Plan as the surviving spouse of a deceased participant, you have the same rollover options that the participant would have had, as described elsewhere in this notice. In addition, if you choose to do a rollover to an IRA, you may treat the IRA as your own or as an inherited IRA.

An IRA you treat as your own is treated like any other IRA of yours, so that payments made to you before you are age 59 ½ will be subject to the 10% additional income tax on early distributions (unless an exception applies) and required minimum distributions from your IRA do not have to start until after you are age 70 ½.

If you treat the IRA as an inherited IRA, payments from the IRA will not be subject to the 10% additional income tax on early distributions. However, if the participant had started taking required minimum distributions, you will have to receive required minimum distributions from the inherited IRA. If the participant had not started taking required minimum distributions from the Plan, you will not have to start receiving required minimum distributions from the inherited IRA until the year the participant would have been age 70 ½.

If you are a surviving beneficiary other than a spouse
If you receive a payment from the Plan because of the participant's death and you are a designated beneficiary other than a surviving spouse, the only rollover option you have is to do a direct rollover to an inherited IRA. Payments from the inherited IRA will not be subject to the 10% additional income tax on early distributions. You will have to receive required minimum distributions from the inherited IRA.

Payments under a qualified domestic relations order
If you are the spouse or former spouse of the participant who receives a payment from the Plan under a qualified domestic relations order (QDRO), you generally have the same options the participant would have (for example, you may roll over the payment to your own IRA or an eligible employer plan that will accept it). Payments under the QDRO will not be subject to the 10% additional income tax on early distributions.

If you are a nonresident alien

If you are a nonresident alien and you do not do a direct rollover to a U.S. IRA or U.S. employer plan, instead of withholding 20%, the Plan is generally required to withhold 30% of the payment for federal income taxes. If the amount withheld exceeds the amount of tax you owe (as may happen if you do a 60-day rollover), you may request an income tax refund by filing form 1040NR and attaching your Form 1042-S. See Form W-8BEN for claiming that you are entitled to a reduced rate of withholding under an income tax treaty. For more information, see also IRS Publication 519, U.S. Tax guide for aliens, and IRS Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities.

Other special rules

If a payment is one in a series of payments for less than 10 years, your choice whether to make a direct rollover will apply to all later payments in the series (unless you make a different choice for later payments).

If your payments for the year are less than $200 (not including payments from a designated Roth account in the Plan), the Plan is not required to allow you to do a direct rollover and is not required to withhold for federal income taxes. However, you may do a 60-day rollover.

You may have special rollover rights if you recently served in the U.S. armed Forces.

For more information, see IRS Publication 3, Armed Forces' Tax Guide.

FORE MORE INFORMATION

You may wish to consult with the Plan administrator or payor, or a professional tax advisor, before taking a payment from the Plan. Also, you can find more detailed information on the federal tax treatment of payments from employer plans in: IRS Publication 575, Pension and Annuity Income: IRS Publication 590, Individual Retirement Arrangements (IRAs); and IRS Publication 571, Tax-sheltered Annuity Plans (403(b) Plans). These publications are available from a local IRS office, on the web at www.irs.gov, or by calling 1-800-TAX-FORM.

UNITED STEELWORKERS LOCAL 286 SEVERANCE/401(k) PLAN
QUALIFIED JOINT AND SURVIVOR ANNUITY BENEFIT OPTIONS EXHIBIT

The following payment examples are based upon the purchase of an annuity from an insurance company rather than you receiving a lump sum payment upon your termination or retirement from the Plan. Please note these illustrations are based on annuity rates in effect as of October, 2017 and are subject to change.

Normal Retirement Date: Immediate Payment

Assume you are age 65 and your spouse is age 63 and you elect to receive benefits immediately with an account balance of $25,000.

Based on the above assumptions, the following estimated benefits are available:

Qualified Joint and 50% Survivor Annuity $118 per month

Assuming you elected the Qualified Joint and 50% Survivor benefit, you would receive about $118 per month for as long as you live and, upon your death, your spouse would receive 50% of that amount or about $59 per month for the remainder of her lifetime.

Terminated Vested Benefit: Immediate Payment

Assume you are age 45 when you terminate employment with a contributing employer and your spouse is age 43 and you elect to receive benefits immediately with an account balance of $25,000.

Based on the above assumptions, the following estimated benefits are available:

Qualified Joint and 50% Survivor Annuity $84 per month

Assuming you elected the Qualified Joint and 50% Survivor benefit, you would receive about $84 per month for as long as you live and, upon your death, your spouse would receive 50% of that amount or about $42 per month for the remainder of her lifetime.

Deferred Vested Benefit: Deferred Payment

Assume you are age 45 when you terminate employment with a contributing employer and your spouse is age 43 and you elect to defer the receipt of monthly benefits to age 65 with an account balance of $25,000.

Based on the above assumptions, the following estimated benefits are available:

Qualified Joint and 50% Survivor Annuity $196 per month

Assuming you elected the Qualified Joint and 50% Survivor benefit, you would receive about $196 per month beginning at age 65 for as long as you live and, upon your death, your spouse would receive 50% of that amount or about $98 per month for the remainder of her lifetime.

The above examples are for illustrative purposes only and may not reflect your being able to receive the same annuity benefits upon your termination or retirement. Your actual annuity payments will reflect your actual retirement date, the amount of lump sum payment, the interest rates used to determine your optional benefits and the overall financial strength of the annuity provider selected by the Trustees. You may receive actual annuity options as of your date of termination of employment or retirement upon request to the Plan Administrato

BENEFITS ELECTION FORM
UNITED STEELWORKERS LOCAL 286
SEVERANCE/401(k) PLAN

________________________	________________________	________________________
Participant Name	Participant Date of Birth	Participant Social Security Number
________________________	________________________	
Spouse Name	Spouse Date of Birth	

Section I. <u>OPTIONAL FORMS OF DISTRIBUTION</u>

I, the undersigned Participant, do hereby request that the Plan Administrator distribute my Participant Account in the following manner:

( ) My entire (100%) Account Balance

with _____% or $________ paid as a lump sum (20% Federal Tax Withholding applies) and/or _____% or

$________ paid as a direct rollover to the institution named below.

OR

( ) _____% or $________ of my Account Balance

with _____% or $________ paid as a lump sum (20% Federal Tax Withholding applies) and/or _____% or

$ ________ paid as a direct rollover to the institution named below.

OR

( ) Paid as a Qualified Joint and 50% Survivor Annuity (married Participants) or Single Life Annuity (unmarried Participants) purchased from _____ an insurance company of the Plan's choice OR _____ an insurance company of my own choice.

Note: Federal Tax Withholding will not occur if the total lump sum amount distributed to you is less than $200.

Section II. <u>DESIGNATION OF INSTITUTION FOR ROLLOVER DISTRIBUTION</u>

The Trustee/Custodian on my Rollover IRA or new Employer's Retirement Plan is as follows:

Name of IRA/Retirement Plan: ____

Account No.: _____________________

Address: ____

Section III. WAIVER OF QUALIFIED JOINT and 50% SURVIVOR OR SINGLE LIFE ANNUITY

Under the terms of your Plan, your benefits shall be distributed in the form of a Qualified Joint and 50% Survivor Annuity if you are married, or a Single Life Annuity if you are not married, unless such forms of distribution are waived below:

Explanation:

1. **Qualified Joint and 50% Survivor Annuity**
   A Qualified Joint and 50% Survivor Annuity is an annuity purchased with your vested account balance from an insurance company of your choice or one designated by the Plan. Such Qualified Joint and Survivor Annuity will pay you a monthly benefit for your life and upon your death, pay your spouse, if living, 50% of the monthly benefit you were receiving prior to your death. Upon the death of you and your spouse, all benefits will cease. The monthly amount of your benefit will be subject to the options and calculations of the insurance company from which the annuity will be purchased.

2. **Single Life Annuity**
   A Single Life Annuity is an annuity purchased with your vested account balance from an insurance company of your choice or one designated by the Plan. Such Single Life Annuity will pay you a monthly benefit for your life and will cease upon your death. The monthly amount of your benefit will be subject to the options and calculations of the insurance company from which the annuity will be purchased.

Waiver:

I, the undersigned Participant, do hereby acknowledge that I have read and understand the explanation of the terms and conditions of the Qualified Joint and 50% Survivor Annuity and Single Life Annuity and the effect of waiving my rights to such forms of distribution. I realize that I may revoke such waiver at any time before benefits commence.

1. ( ) I am **MARRIED** and hereby elect to waive the Joint and 50% Survivor Annuity form of payment, and elect to receive my benefit in the form of a lump sum or other distribution. I am aware that such other form of distribution will not be paid unless my spouse consents to my election and our signatures are witnessed by a Plan representative or notary public.

2. ( ) I am **SINGLE** and hereby elect to waive the Single Life Annuity form of payment, and elect to receive my benefit in the form of a lump sum or other distribution.

_______________	______________________________	______________________________
Date	Participant Signature	Plan Representative/Notary Public (Notary Seal)

Spousal Consent to Waiver:

I, the legal spouse of the Participant, do hereby waive my rights to a Qualified Joint and Survivor Annuity and consent to the foregoing election of my spouse to have benefits under the Plan paid in the form of a lump sum or other distribution. Further, I hereby acknowledge that I have read and understand the explanation of the terms and conditions of the Qualified Joint and 50% Survivor Annuity and further understand that: (1) the effect of my consent may be to forfeit benefits that I would have been entitled to receive upon my spouse's death: and (2) that my consent is irrevocable unless my spouse revokes the waiver.

_______________	______________________________	______________________________
Date	Spouse Signature	Plan Representative/Notary Public (Notary Seal)

Section IV. VERIFICATION AND SIGNATURE

- Pursuant to federal law, I state under penalty of perjury that the foregoing is true to the best of my knowledge, information and belief.
- I have read and understand the previous statements and all answers and information provided on this application.
- I understand that a false statement may disqualify me from a distribution and/or subject me to sanctions under Federal or State Law.
- I understand that the Fund has the right to adjust my benefits and recover any payment made to me because of a false or inaccurate statement, even if I did not know it was untrue.
- I also certify and state under penalty of perjury that there is no domestic relations order pending or otherwise requiring payment to a spouse, former spouse or a dependent.
- I understand that this election is irrevocable once the distribution has been processed.

________________	________________________________	________________________________
Date	Participant Signature	Plan Representative/Notary Public (Notary Seal)

FOR OFFICE USE ONLY

Reviewed/Approved by Office Manager ________________________________ on ________________
Office Manager Signature Date

Reviewed/Approved by Trustee ________________________________ on ________________
Trustee Signature Date
