

## Information

at least the minimum required by my  
complete Section 5.

my plan, unless I complete

you need

among  
surviving primary

## **Contingent Beneficiaries**

## **4. Account Owner Signature**



## **Explanation of Terms of the Qualified Pre-Retirement Survivor Annuity (QPSA)**

### **Qualified Pre-Retirement Survivor Annuity (QPSA) Notice to Married Participants**

As required by federal law and the terms of the Plan named on this form, the Plan will distribute a qualified pre-retirement survivor annuity ("QPSA") to your surviving spouse if you die before your benefit payments commence under the Plan, unless