

Contingent Beneficiaries

4. Account Owner Signature

Spousal Consent	and Qualified Pre-Ret	irement Survivor	Annuity Waiver (if applicable
Notary			
1	— , a notary public, do hereby certi	ify that	did personally appear before
			leed. Subscribed and sworn to before
me this day o	f,		
	,		
Notary Public Signature		My commission expires_	Stamp or Seal

Mail to: Vanguard, P.O. Box 1101, Valley Forge, PA 19482

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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