

CONSENT OF SPOUSE

I, the undersigned spouse of the Participant named in the foregoing "Designation of Beneficiary," hereby certify I have read the Designation of Beneficiary and fully understand the property subject to the designation is my spouse's accrued benefit under the Pension Plan of the Plumbers and Steamfitters Local Union No. 33 Retirement Trust, in which I possess a beneficial interest, provided I survive my spouse. Being fully satisfied with the provisions of the designation, I hereby consent to and accept the beneficiary designation, without regard to whether I survive or predecease my spouse. This consent is irrevocable unless my spouse changes the designation. If my spouse changes the designation [Choose (a) or (b)]:

- (a) I understand I must make a similar consent to the new designation, or my waiver is no longer effective.
(b) I waive my right to withhold my consent to that change in designation. I understand I have the right to limit my consent to the specific beneficiary designated on the first page of this form by checking option (a).

This consent relates to the waiver of my beneficial interest in my spouse's accrued benefit, provided I survive my spouse, regardless of the form of pension payment elected by my spouse.

I have executed this consent this ____ day of _____, _____.

Signature of spouse of participant

STATE OF _____)
) ss.
COUNTY OF _____)

BEFORE ME, the undersigned, a Notary Public, personally appeared _____ who executed the above Consent of Spouse as a free and voluntary act.

IN WITNESS WHEREOF, I have signed my name and affixed my official notarial seal this ____ day of _____, _____.

(SEAL)

Notary Public
My Commission expires: _____

* * * * *

This Beneficiary Designation form is used for the Pension Plan of the Plumbers and Steamfitters Local Union No. 33 Retirement Trust for the following purposes:

(1) If you die after the effective date of a 120 month certain pension but prior to payment of all 120 certain payments thereunder, your designated beneficiary will receive the remainder of payments due under the pension.

(2) If you elect the lump-sum re-adjustment allowance option but die prior to its payment, it is then paid to your designated beneficiary.

(3) If you die prior to retirement and your spouse does not qualify for a preretirement surviving spouse pension (either because you have no spouse or otherwise), a lump-sum preretirement death benefit will be paid to your designated beneficiary in an amount equal to \$1,000 times each Pension Credit earned by the participant. If you fail to designate a beneficiary or if the designated beneficiary predeceases you, no one is entitled to receive your preretirement death benefit.

If you are receiving benefits under the Plan, the method of distribution in effect on the date of your death will dictate the manner in which the Plan will distribute your remaining vested accrued benefit, if any, and this Beneficiary Designation form will not apply (unless you are receiving a 120 month certain pension).

If you die prior to retirement, your spouse may be entitled to receive the preretirement surviving spouse pension and this Designation of Beneficiary form will not apply.