## PLUMBERS AND STEAMFITTERS LOCAL UNION NO. 33 RETIREMENT TRUST DESIGNATION OF BENEFICIARY

Last Name of Participant	First Name		Middle Initial
Street or P.O. Box	City	State	Zip Code
Birth Date	Social Security Number		
Home Phone	Work Phone		Local Union No.

Name and Address of Present Employer

Pursuant to the provisions of the Pension Plan of the Plumbers and Steamfitters Local Union No. 33 Retirement Trust, I hereby designate the following person or persons as primary and secondary beneficiaries of my benefits payable by reason of my death:

Primary Beneficiary [include address, relationship, social security number and birthdate]:

Secondary Beneficiary [include address, relationship, social security number and birthdate]:

## I RESERVE THE RIGHT TO REVOKE OR CHANGE ANY BENEFICIARY DESIGNATION. I HEREBY REVOKE ALL PRIOR DESIGNATIONS (IF ANY) OF BENEFICIARIES.

The Fund Administrator shall pay all sums payable under the Pension Plan by reason of my death to the primary beneficiary, if he or she survives me, and if no primary beneficiary shall survive me, then to the secondary beneficiary.

Date of this Designation

Signature of Participant

NOTE: If you are married, your spouse must consent to the designation unless your designated primary beneficiary is your spouse or unless, under a prior beneficiary designation, your spouse waived the right to consent to any change in the beneficiary designation.

*This Designation of Beneficiary form will be kept by the Fund Office Administrator, 2501 Bell Avenue, Des Moines, Iowa 50321.* 

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## **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 \_\_\_\_\_, \_\_\_\_.

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Signature of spouse of participant

STATE OF \_\_\_\_\_ ) ) ss. COUNTY OF \_\_\_\_\_ )

IN WITNESS WHEREOF, I have signed my name and affixed my official notarial seal this \_\_\_\_\_ day of

(SEAL)

Notary Public My Commission expires: \_\_\_\_\_

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## \* \* \* \* \* \* \* \* \* \*

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.