

BENEFICIARY DESIGNATION continued (designate a trust as a beneficiary or list additional beneficiaries)

DESIGNATION (REQUIRED)	FULL GIVEN NAME OF BENEFICIARY (REQUIRED)	RELATIONSHIP (REQUIRED)	BIRTH DATE (REQUIRED)	CONTACT PHONE #	% OF BENEFIT
<input type="checkbox"/> PRIMARY <input type="checkbox"/> ALTERNATE					
<input type="checkbox"/> PRIMARY <input type="checkbox"/> ALTERNATE					
<input type="checkbox"/> PRIMARY <input type="checkbox"/> ALTERNATE					
<input type="checkbox"/> PRIMARY <input type="checkbox"/> ALTERNATE					
<input type="checkbox"/> PRIMARY <input type="checkbox"/> ALTERNATE					

DESIGNATION (REQUIRED)	NAME OF TRUST (REQUIRED)	DATE OF TRUST (REQUIRED)	CONTACT PHONE #	% OF BENEFIT
<input type="checkbox"/> PRIMARY <input type="checkbox"/> ALTERNATE				

E. IMPORTANT INFORMATION TO KNOW WHEN NAMING YOUR BENEFICIARIES

- **Types of Beneficiaries**

- Primary: Person to receive benefits when you die.
- Alternate: Person to receive benefits when you die if the primary beneficiary is deceased.

- **If you name multiple primary or multiple alternate beneficiaries**, benefits will be split equally, unless otherwise noted on the form. If you're allocating the percentage of benefit, please verify that the total for primary beneficiaries equals 100% and the total for alternate beneficiaries equals 100%.

- **If you name minor children as beneficiaries**, we must have legal guardianship papers for each child at the time of your death if they are unmarried and younger than 18. This could mean legal expenses for the beneficiary and delay benefit payments. Please consider this when naming your beneficiaries.

- **Spousal Consent Waiver**

- Deseret 401(k) Plan, Retirement *PLUS* Plan: Required if you're married and choose a primary beneficiary other than—or in addition to—your spouse, including a trust.*
- Savings Annuity
 - Term Certain & Life Payment Options (2½, 5, 7½, 10, 15, or 20 years): Required if you're married and choose a primary beneficiary other than—or in addition to—your spouse, including a trust.*
 - Joint & Survivor Payment Options: Not required. Your beneficiary must be someone other than your spouse.
- Master Retirement Plan
 - Term Certain & Life Payment Options (10, 15, or 20 years): Required if you're married and choose a primary beneficiary other than—or in addition to—your spouse, including a trust.*
 - Joint & Survivor Payment Option: Not required. Your beneficiary must be someone other than your spouse.
- Life Benefit Plans (Group Term Life, Supplemental Group Term Life, Occupational Accidental Death & Dismemberment, and 24-Hour Accidental Death & Dismemberment): Not required.

- **When you die**, DMBA will contact your primary beneficiary to request additional information, including a death certificate.

** If you're married, the law requires your spouse to be your primary beneficiary. But you may choose a beneficiary other than or in addition to your spouse with your spouse's written, notarized consent. If you don't have a valid beneficiary designation on file when you die, the Qualified Preretirement Survivor Annuity (QPSA) benefit will be in effect. From the QPSA, 100% of your benefit or account balance will be paid to your current spouse. A more detailed explanation of the QPSA is available upon request.*