

DESIGNATION OF BENEFICIARY FORM

To the Trustee of: _____
Please print name of Plan

Re: _____
Please print name

Pursuant to the provisions of the Plan permitting the designation of a beneficiary or beneficiaries by a participant, I hereby designate the following person or persons as primary and secondary beneficiaries of my Accrued Benefit under the Plan payable by reason of my death:

Primary Beneficiary(ies) [include address and relationship]:

Contingent Beneficiary(ies) [include address and relationship]:

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

The Trustee will pay all sums payable under the Plan by reason of my death to the primary beneficiary, if he or she survives me, and if no primary beneficiary survives me, then to the contingent beneficiary, and if no named beneficiary survives me, then the Trustee will pay all amounts in accordance with the Plan document provisions which pertains to distributions when there is not a beneficiary designation on file.

Date of this Designation

Signature of Participant

Note: The Designation of Beneficiary is invalid without the consent of your spouse unless your spouse is the sole beneficiary or, under a prior beneficiary designation, your spouse waived the right to consent to any change in the beneficiary designation.

INSTRUCTIONS FOR DESIGNATING OR CHANGING BENEFICIARY

General Instruction. These instructions will assist you in properly completing the Designation of Beneficiary form.

1. To designate one person, insert the name and relationship in the space provided. If your beneficiary is not related to you, show relationship as "Friend."
2. If you wish to name your estate, insert "Estate" in the blank space.
3. Show a member of a religious order in this manner:

Mary L. Jones, niece, known in religious life as Sister Mary Agnes.

4. It is inadvisable to name a beneficiary who is a permanent resident of a foreign country. If you name a person who is a permanent resident of a foreign country, furnish full address.
5. If you wish to designate a trust, insert the name of the trustee and trust in the blank space using language substantially as follows:

To X Bank as Trustee, or its successor Trustee, of the Bruce E. Roberts Trust dated the 26th day of May, 1975, including any amendments to the Trust.

6. More than one beneficiary-- the most common examples are:

| | |
|--|--|
| Three or more beneficiaries | James O. Smith, brother; Peter I. Smith, brother; and Martha N. Smith, sister |
| Unnamed children | My children living at my death |
| One contingent beneficiary | Lois P. Smith, wife, if living; otherwise, Herbert I. Smith, son |
| More than one contingent beneficiary | Lois P. Smith, wife, if living; otherwise, Herbert I. Smith, son; Alice B. Smith, daughter; and Ann Y. Smith, daughter |
| Unnamed children as contingent beneficiaries | Lois P. Smith, wife, if living; otherwise my children living at my death |

If one of the above examples fits your wishes, insert your designation in the blank space, using the language of the selected example. Contingent beneficiaries only receive benefits if all named primary beneficiaries predecease you. If a primary beneficiary survives you, but dies prior to receiving his share of the death benefit, that primary beneficiary's estate will receive the death benefit unless your beneficiary designation provides otherwise.

7. If none of the above is suitable, explain in the blank space what is desired, or attach a note.

Note: Unless you provide otherwise in completing the beneficiary designation, the trustee will pay all sums payable to more than one beneficiary equally to the living beneficiaries.