

SUGGESTED WORDING FOR DESIGNATED BENEFICIARIES

TYPE	LANGUAGE
1. One beneficiary of a class	Jane Ann Jones, spouse, 100%
2. Two or more beneficiaries of a class	Arthur Leo Jones, father, 50% Grace Hays Jones, mother, 50%
3. Unnamed children	Children of the Participant
4. Unequal distribution (always as percentages)	Grace Hays Jones, mother, 50% Mary Jones Ford, sister, 25% William Roger Jones, brother, 25%
5. Participant's Estate	Executors or Administrators of the Participant's Estate
6. Trustee	ABC Bank, as trustee under trust agreement dated _____
7. Testamentary Trustee	The qualified testamentary trustee(s), under the Participant's Last Will and Testament.

If death occurs and a minor child (a person under the age of majority) or estate is designated as beneficiary, it may be necessary to have a guardian or legal representative appointed before any death benefit can be paid. This could mean legal expenses for the beneficiary and possible delay in the payment of any death benefit. Please take this into consideration when designating your beneficiary.