

Spousal Consent

I _____, certify that I am the spouse of the Participant named below. I understand I am entitled to a survivor benefit under the provisions of the Plan. I have read and irrevocably consent to the above election executed by my spouse. I understand that upon my spouse's death I may not be entitled to receive survivor benefits as a result of my spouse's election above. If I have any questions, I will consult with the Plan Administrator or my personal legal or tax advisor before signing this form.

Signature of Spouse

Date

Signature of Notary Public

(Attach stamp and seal as appropriate)

Date

I certify that I am unmarried or my spouse cannot be located.

Authorization

Note: Please be sure you have read the "Safe Harbor Explanation" provided by your Human Resources Department.

Signature of Notary Public

Date

Signature of Employee

Date

For Office Use	_____ Plan Administrator's Signature	_____ Date	Vested Percentages:
			<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Return form to:

Marshall & Moss, LLC.
Attn: Pat Moss
1400 Old Country Road Suite 406
Westbury, NY 11590

Form of Final Distribution

Withdrawal Classification

Vanguard IRA - By selecting this option you may choose to have all or a portion of your eligible balance rolled over to a Vanguard IRA. Call a Vanguard Specialist at 800-523-1188. Your specialist will assist you in preparing the necessary IRA Adoption Agreement.

Other Eligible Retirement Plan; IRA or Qualified Plan - By selecting this option you may have all or a portion of your eligible cash balance rolled over to an IRA or qualified plan. Your Benefits Office will supply you with a Direct Rollover Form. In addition, it is your responsibility to open an account at the receiving institution prior to initiating your direct rollover through Vanguard.

Lump Sum Cash - By selecting this option you will receive your entire eligible cash balance.

Deferral - By selecting this option you elect to postpone receipt of your account balance until some future date.

Annuity - By selecting this option you will receive a series of five payments over a period of five years issued through an insurance carrier.

Installment - By selecting this option you will receive a series of five payments over a period of five years representing 20% of your account balance yearly.

