

Primary Beneficiaries Continued.

3) %
 Full Name (First, Middle, Last) or Trust Name Relationship to me Birth or Trust Date (MM/DD/YYYY) Percent

OR
 Last Four Digits of SSN Street or P.O. Box

City, State, Zip Country (if not U.S.)

Total 100% < Percentages must total 100%.

Contingent Beneficiaries Contingent beneficiaries receive distributions only if no primary beneficiaries survive you.

Beneficiary Type

Choose all that apply.

- Spouse Individual(s) Trust(s) My Estate
- To the trustee of an existing trust created under agreement
- To the trustee of a trust created under my last will

Complete all applicable fields below.

Section of Will

1) %
 Full Name (First, Middle, Last) or Trust Name Relationship to me Birth or Trust Date (MM/DD/YYYY) Percent

OR
 Last Four Digits of SSN Street or P.O. Box

City, State, Zip Country (if not U.S.)

2) %
 Full Name (First, Middle, Last) or Trust Name Relationship to me Birth or Trust Date (MM/DD/YYYY) Percent

OR
 Last Four Digits of SSN Street or P.O. Box

City, State, Zip Country (if not U.S.)

3) %
 Full Name (First, Middle, Last) or Trust Name Relationship to me Birth or Trust Date (MM/DD/YYYY) Percent

OR
 Last Four Digits of SSN Street or P.O. Box

City, State, Zip Country (if not U.S.)

Total 100% < Percentages must total 100%.

4. Account Owner Signature

This designation will completely replace any prior designations for the plan listed at the top of this form. Therefore, it is important that you list all the primary and contingent beneficiaries you want to designate, even if you are only updating information for one beneficiary. This designation becomes effective upon receipt in good order as determined by Vanguard.

Account Owner Signature

Date (mm/dd/yyyy)

Explanation of Terms of the Qualified Pre-Retirement Survivor Annuity (QPSA)

Qualified Pre-Retirement Survivor Annuity (QPSA) Notice to Married Participants

As required by federal law and the terms of the Plan named on this form, the Plan will distribute a qualified pre-retirement survivor annuity ("QPSA") to your surviving spouse if you die before your benefit payments commence under the Plan, unless you waive this form of payment and your spouse consents to that waiver. The plan trustee will distribute the QPSA by using your non-forfeitable account balance to purchase an annuity contract from an insurance company for your surviving spouse, and your spouse may elect to receive distribution of the QPSA benefit following your death. Under the QPSA, your surviving spouse will receive a lifetime level monthly payment.

The actual level monthly payments made under the QPSA will depend on the annuity purchase rate used by the insurance company, your surviving spouse's age at the time the distribution begins, and the amount of your vested account balance at the time that the annuity contract is purchased. Your surviving spouse may elect to receive the portion of your vested account balance payable as a QPSA as a lump-sum distribution or in installment payments, in lieu of the QPSA. If, at the time of your death, your non-forfeitable account balance is not greater than \$5,000, the plan trustee will make a lump-sum distribution to your surviving spouse in lieu of providing the QPSA benefit.

You may waive the QPSA benefit at any time during the QPSA election period. This is the period beginning on the first day of the Plan Year that you reach age 35 and ending on the date of your death. If you waive the QPSA benefit prior to attaining age 35, you will need to make another waiver after your 35th birthday. Please note that the waiver election is valid only for the spouse consenting to the waiver, so you would need to complete a new waiver if you should remarry.

In order to waive the QPSA benefit or designate a beneficiary other than your spouse, you must complete the waiver election on this form, and your spouse must consent to the waiver by signing the spousal consent. A notary public must witness your spouse's signature.

Your decision to accept or waive the QPSA will not affect your retirement benefit under the Plan. There is no reduction or increase in your retirement benefit as a result of your election to waive or not waive the QPSA benefit.

The following notice below to your spouse explains the effect of the QPSA benefit.

Qualified Pre-Retirement Survivor Annuity (QPSA) Notice to Spouse

What is a QPSA? Your spouse has an account in the Plan. The money in the account that your spouse will be entitled to receive is called the vested account. Federal law states that you, as spouse of the participant in the Plan, will receive a special death benefit that is paid from the vested account if your spouse dies before he or she begins receiving retirement benefits (or, if earlier, before the beginning of the period for which the retirement benefits are paid). You have the right to receive this death benefit in the form of an annuity payable for your life beginning after your spouse dies. The special death benefit is often called a "qualified pre-retirement survivor annuity" or QPSA benefit. If the value of this benefit is \$5,000 or less, the Plan may pay this benefit to you in a lump-sum, rather than a QPSA.

Can Your Spouse Choose Other Beneficiaries to Receive the Account? Your right to the QPSA benefit is provided by federal law and cannot be taken away unless you agree to give up that benefit. If you agree, your spouse can choose to have all or part of the death benefits paid to someone else. The person your spouse chooses to receive the death benefits is usually called the "beneficiary". For example, if you agree, your spouse can have the death benefits paid to his or her children instead of you.

Do You Have to Give Up Your Right to the QPSA Benefit? Your choice must be voluntary. It is your personal decision whether you want to give up your right to the special QPSA payment form.

Can Your Spouse Change the Beneficiary in the Future If You Sign this Form? If you sign this form, your spouse cannot change the beneficiary named in this form unless you agree to the new beneficiary by signing a new form. If you agree, your spouse can change the beneficiary at any time before your spouse begins receiving benefits or dies. You do not have to agree to let your spouse change the beneficiary. However, your spouse can select the QPSA benefit for you without getting your agreement.

Can You Change Your Mind After You Sign this Form? You cannot change this agreement after you sign this form. Your decision is final.

What Happens to this QPSA Beneficiary Designation Form If You Become Separated or Divorced? You may lose your right to the QPSA benefit if your spouse and you become legally separated or divorced even if you do not sign this QPSA Beneficiary Designation Form. However, if you become legally separated or divorced, you might be able to get a special court order (which is called a qualified domestic relations order or "QDRO") that specifically protects your rights to receive the QPSA benefit or that give you other benefits under the Plan. If you are thinking about separating or getting a divorce, you should get legal advice on your rights to benefits from the Plan.