

BENEFIT ELECTION FORM

Name of Plan: _____

Name of Participant: _____ SS#: _____

Address: _____ DOB: _____
_____ DOH: _____
_____ DOT: _____

Marital Status: () Single () Married
(If married and account balance is \$5,000 or more, participant's spouse must sign and notarize the spousal consent form)

DISTRIBUTION AMOUNT: _____

I request that my Plan benefits be paid at this time and upon receipt of said payment, I release the Plan, Trust, Plan Sponsor, Plan Administrator and Trustees from any and all claims I may have against any of these parties.

I elect to receive the distribution. I understand that 20% of the taxable amount will be withheld for income taxes.

I elect to have a direct rollover of the amount set forth below, to be made to the following plan or IRA _____

The amount of the direct rollover is:
 The entire taxable amount of the distribution
 \$_____ and the remainder of the distribution will be paid to me. *(The direct rollover must be at least \$500)*

Certifications

1. I certify that the receiving plan is an IRA or a Plan qualified under the Internal Revenue Code which has agreed to accept this rollover contribution.
2. I certify that prior to making my election and signing this form, I have read the Tax Notice provided by the Plan Administrator. I understand that it is my responsibility to confer with my tax advisor as to the foregoing election. By signing this form below, I certify that I have been given the opportunity to consider the decision of whether or not to elect a direct rollover and whether or not to elect a distribution for at least 30 days after the **Tax Notice** was provided to me, and that I choose to waive this 30 day waiting period.

DATE

SIGNATURE -

PLEASE RETURN A COMPLETED COPY OF THIS FORM TO:
A Pension Store, LLC
2775 Cruse Road, Suite 2202
Lawrenceville, GA 30044

ELECTION TO WAIVE JOINT AND SURVIVOR ANNUITY

As a Participant in the _____, I hereby acknowledge that I have been informed by the Administrator that my benefits under the Plan will be paid to me in the form of a joint and survivor annuity; that I have the right to waive the form of payments, provided that my spouse consents in writing to the waiver; that I understand the terms of a joint and survivor annuity and the financial effect of the waiver; and that I may revoke any waiver in effect.

MARRIED PARTICIPANTS: I hereby elect to waive the joint and survivor annuity form of payment.

UNMARRIED PARTICIPANTS: I hereby certify that I am not married and elect to waive the joint and survivor annuity form of payment.

EXECUTED this _____ day of _____, 20____

WITNESS

PARTICIPANT -

SPOUSE'S CONSENT TO WAIVER (IF APPLICABLE)

I hereby consent to the foregoing election of my spouse, not to have benefits under the Plan paid in the form of a joint and survivor annuity. Further, I hereby acknowledge that I understand (1) that the effect of my consent may be to forfeit benefits I would be entitled to receive upon my spouse's death; (2) that my spouse' waiver is not valid unless I consent to it; and (3) that my consent is irrevocable unless my spouse revokes the waiver.

EXECUTED this _____ day of _____, 20____.

Witnessed by:

NOTARY PUBLIC

PARTICIPANT'S SPOUSE

JOINT AND SURVIVOR ANNUITY NOTICE (QJSA)

As a Participant in the _____, you have accumulated benefits that will be paid to you under the provisions of the Plan. This notice will explain to you the joint and survivor annuity, which is the form in which your benefits will be paid unless you made the election provided for in this notice.

This notice and election are applicable whether you are currently married or not. If you are not married, you must still elect out of the joint and survivor annuity in order to receive an alternate form of distribution.

A joint and survivor annuity form of payment provides you with a monthly payment for your life, and, upon your death, a monthly payment for your spouse equal to 50% of the monthly payment you received prior to your death. Because your spouse will receive a 50% survivor payment, the relative financial effect of a joint and survivor annuity is to reduce the monthly payments you would, otherwise have received had payments been made to you as a single life annuity. The effect of the joint and 50% survivor annuity can be demonstrated by the following statement of your account, with examples of amounts you will receive under alternative forms of payment.

If paid currently in the form of a joint and 50% survivor annuity, you will receive monthly payments for your life, and, upon your death, your spouse will receive one-half the monthly payments for his or her life.

If paid currently in the form of a "straight life annuity", you will receive monthly payments for your life, and your spouse will receive no monthly payments after your death.

NOTE: This monthly payment will depend upon the current annuity rates being charged by a major insurance company at the time the annuity is actually purchased. Also, your account balance may change as a result of contributions made on your behalf (or earnings credited to your account) during your final year of employment.

You may elect in writing not to receive your benefits in the form of a joint and survivor annuity. You must make this election during the 90 day period before your benefits are due to be paid. However, your spouse must consent in writing before a notary public to your election. You may also revoke this election before your benefits begin.

In the event you elect to waive the joint and survivor annuity form of payment, and your spouse has consented to such waiver, the Administrator will distribute your benefits in an alternative method, to be determined in the sole discretion of the Administrator. These alternative methods are: (1) a lump sum payment, (2) payment in installments, or (3) purchase of an annuity on your behalf.

It is important that you understand your rights and obligations regarding this joint and survivor annuity form of payment and any alternative form of payment. You should direct any questions to the Administrator.

DATE RECEIVED

PARTICIPANT -