

RETIREMENT ANNUITY CHOICE FORM

1. _____ Single Life
2. _____ Single Life 10 Year Certain
3. _____ Joint and Survivorship 50%
4. _____ Joint and Survivorship 50% with 10 Year Certain
5. _____ Joint and Survivorship 100%
6. _____ Joint and Survivorship 100% with 10 Year Certain

Your signature: _____

Spouse's signature: _____

Date retirement benefits are requested: _____

Plan Sponsor Signature: _____

Single Life Plan

1. THIS PLAN PROVIDES FOR THE LIFE OF THE RETIRED MEMBER ONLY.
2. THE RETIREE'S SPOUSE RECEIVES NO PENSION IN THIS PLAN AFTER THE RETIREE'S DEMISE.
3. THE RETIREE'S SPOUSE MUST GIVE WRITTEN CONSENT TO THIS SELECTION.

Single Life Plan - 10 Year

1. THIS PLAN PROVIDES AT LEAST 10 YEARS OF PENSION INCOME FOR THE LIFE OF THE RETIREE AND HIS OR HER BENEFICIARIES COMBINED.
2. IF THE RETIREE LIVES LONGER THAN 10 YEARS, THE MONTHLY PENSION CHECKS CONTINUE FOR HIS OR HER LIFETIME.
3. IF THE RETIREE DIES BEFORE 120 MONTHLY (10 YEARS) PENSION CHECKS HAVE BEEN SENT TO THE RETIREE, THE BENEFICIARIES WILL RECEIVE A MONTHLY PENSION EQUAL TO WHAT WAS SENT TO THE RETIREE FOR THE REMAINDER OF THE 120 MONTH PERIOD.
4. THE RETIREE'S SPOUSE MUST GIVE WRITTEN CONSENT TO THIS SELECTION.

Joint & Survivorship 50% Plan

1. THIS PLAN PROVIDES A PENSION FOR THE LIFE OF THE RETIREE AND THE LIFE OF THE SPOUSE.
2. AT THE DEMISE OF THE RETIREE, THE SPOUSE RECEIVES A PENSION FOR LIFE EQUAL TO ONE HALF (50%) OF THE RETIREE'S PENSION.
3. THE RETIREE'S SPOUSE MUST GIVE WRITTEN CONSENT TO THIS SELECITON.

Joint & Survivorship 50% - 10 Year Plan

1. THIS PLAN PROVIDES A PENSION FOR AT LEAST 10 YEARS OF PENSION INCOME FOR THE RETIREE AND HIS OR HER BENEFICIARIES COMBINED.
2. THE RETIREE RECEIVES A FULL MONTHLY PENSION CHECK FOR AS LONG AS HE OR SHE LIVES.
3. REGARDLESS OF WHEN THE RETIREE DIES, THE SPOUSE RECEIVES 50% OF THE RETIREE'S MONTHLY PENSION CHECK FOR LIFE IF HE OR SHE SURVIVES THE RETIREE.
4. IF LESS THAN 120 MONTHLY (10 YEARS) PENSION CHECKS HAVE BEEN SENT IN TOTAL TO THE RETIREE AND SURVIVING SPOUSE AT THE TIME THEY HAVE BOTH DIED, 50% OF THE RETIREE'S MONTHLY PENSION CHECK WILL BE SENT TO THE BENEFICIARIES FOR THE REMAINDER OF THE 120 MONTH PERIOD.
5. THE RETIREE'S SPOUSE MUST GIVE WRITTEN CONSENT TO THIS SELECTION.

Joint & Survivorship 100% Plan

1. THIS PLAN PROVIDES A PENSION FOR THE LIFE OF THE RETIREE AND THE LIFE OF THE SPOUSE.
2. AT THE DEMISE OF THE RETIREE, THE SPOUSE RECEIVES A PENSION FOR LIFE EQUAL TO THAT OF THE RETIREE'S PENSION.

Joint & Survivorship 100% - 10 Year Plan

1. THIS PLAN PROVIDES A PENSION FOR AT LEAST 10 YEARS OF PENSION INCOME FOR THE RETIREE AND HIS OR HER BENEFICIARIES COMBINED.
2. THE RETIREE RECEIVES A FULL MONTHLY PENSION CHECK FOR AS LONG AS HE OR SHE LIVES.
3. REGARDLESS OF WHEN THE RETIREE DIES, THE SPOUSE RECEIVES 100% OF THE RETIREE'S MONTHLY PENSION CHECK FOR LIFE IF HE OR SHE SURVIVES THE RETIREE.
4. IF LESS THAN 120 MONTHLY (10 YEARS) PENSION CHECKS HAVE BEEN SENT IN TOTAL TO THE RETIREE AND SURVIVING SPOUSE AT THE TIME THEY HAVE BOTH DIED, 100% OF THE RETIREE'S MONTHLY PENSION CHECK WILL BE SENT TO THE BENEFICIARIES FOR THE REMAINDER OF THE 120 MONTH PERIOD.