

Spousal Consent for Loan Security

Must be completed for each Loan Application

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| Group Number: | Plan Name: |
| Participant Name: | |

This notice will certify that, as spouse of the participant named above:

1. I have received from the Plan Loan Administrator a full and written explanation of the terms and conditions of a Qualified Joint and Survivor Annuity benefit to which I may be entitled under this Plan;
2. I understand that a portion of my spouse's Account balance will be applied as collateral for a loan to be issued to my spouse;
3. I understand that in the event of a default (failure to make repayment) the benefit that I would have been entitled to receive upon the death of my spouse will be reduced;
4. I understand that such assets may not be applied as loan collateral without my consent;
5. I understand that my consent is irrevocable.

I, _____, spouse of the Participant, consent to the making of the loan and execution of the Loan Application & Agreement. I further consent to the reduction of the Participant's account in the event of a default of the loan as described in the Loan Application & Agreement and as described in the Plan.

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| _____ Spouse's Signature | _____ Date |
| _____ Participant's Signature | _____ Date |
| _____ Plan Administrator or Notary Public Signature | _____ Date |

CERTIFICATION OF MARITAL STATUS IF UNMARRIED

I hereby certify that I am not married and that spousal consent is not required on my behalf. I understand the Retirement Equity Act (REA) requires that spousal consent be provided if I am married and hereby swear that such requirements are not applicable to me.

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| _____ Participant Signature | _____ Date |
| _____ Plan Administrator or Notary Public Signature | _____ Date |