

INSTRUCTIONS FOR COMPLETING A SPOUSE'S CONSENT TO WAIVER OF  
BENEFICIARY FOR A NON-J&S PLAN

If your plan's investment platform provides Application/Enrollment Forms and Beneficiary Designation Forms, you should use their provided forms. If their Beneficiary Form does not include a spousal consent section (to name a beneficiary other than your spouse), please call IBI to determine which Spousal Consent Form to use for your plan. Print the appropriate form to attach it to the Beneficiary Form:

**EMPLOYER:** Please fill in the plan name, the employee's name and social security number. The Employee should complete the rest of the form and return it to you. Please keep this form on file at your office.

**EMPLOYEE:**

Date, Witness, Participant's Signature - Please date and sign the form and have your signature witnessed. **Anyone** can be the witness.

Date, Spouse's Signature and Witness - Please have the participant's spouse date and sign the form. **The spouse's signature must be Notarized.**

