

**PARTICIPANT'S CERTIFICATION  
OF TRUST BENEFICIARY**

To the Trustee of \_\_\_\_\_ (“Plan”)

Re: \_\_\_\_\_ Participant

I have named \_\_\_\_\_ (“Trust”),  
established under a Trust document dated \_\_\_\_\_, as the designated beneficiary  
of my Account under the Plan.

I certify the following is a list of all beneficiaries of the Trust:

Primary beneficiaries (entitled to benefits upon my death) are: \_\_\_\_\_  
\_\_\_\_\_.

Remainder beneficiaries (and any conditions) are: \_\_\_\_\_  
\_\_\_\_\_.

Contingent beneficiaries (and any conditions) are: \_\_\_\_\_  
\_\_\_\_\_.

I further certify:

- (1) to the best of my knowledge the above list is correct and complete;
- (2) the Trust is valid under state law or would be valid but for the fact there is no corpus;
- (3) the Trust is irrevocable or will become irrevocable at my death;
- (4) the Trust beneficiaries entitled to an interest in my Account under the Plan are identifiable.

I agree to provide:

- (1) a corrected certification to you, to the extent any amendment to the Trust changes any information I previously have certified; and
- (2) a copy of the Trust to you upon demand.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Participant

**Note: In order to have the Plan treat the trust beneficiary(ies) as your designated beneficiary(ies) under the Plan for purposes of determining your required minimum distributions, you must complete and deliver to the Plan Trustee either this form or the Participant's Notice of Delivery of Trust Document and a copy of the Trust document.**

*[Note to Plan Trustee: A participant may, but need not, complete either this Certification or the Participant's Notice of Delivery of Trust Document and Agreement to Supplement, when the participant designates a trust as the beneficiary. However, as indicated in the note above, the participant must complete either this Certification or the Participant's Notice of Delivery of Trust Document and Agreement to Supplement, in order for the Plan to treat the trust beneficiary(ies) as the participant's beneficiary(ies) under the Plan for purposes of determining the participant's required minimum distributions (e.g., the participant's spouse is the sole trust beneficiary and is more than ten years younger than the participant). Treas. Reg. §1.401(a)(9)-4, A-5(b). With respect to required minimum distributions after the participant's death, the trustee of the trust, by October 31 of the calendar year immediately following the calendar year of death, either: (1) must provide the plan administrator a copy of the trust document; or (2) must provide a final list of beneficiaries as of September 30 of the calendar year following the calendar year of death, must certify the beneficiary list is true and correct and the trust satisfies the other trust beneficiary requirements, and must agree to provide a copy of the trust document upon the plan administrator's request. See Treas. Reg. §1.401(a)(9)-4, A-6(b).]*