



• If you are married and wish to designate less than 100% of your benefits to your spouse, your spouse must sign **section 4** in the presence of a notary public. *If this is not completed, your primary beneficiary(ies) may not receive all of your benefits.*

• If you have no current spouse or cannot locate your spouse, you must complete **section 5**.

• **YOU MUST COMPLETE SECTION 6**

**4. SPOUSAL CONSENT TO WAIVER OF SURVIVOR ANNUITY**

Check here if you are married to someone of the same gender. Under Federal Law, spousal consent is not required. Skip to **section 6**.

This section must be signed in the presence of a notary public.

I, (print spouse's name) \_\_\_\_\_, am the participant's spouse. I understand that the participant has chosen to waive his/her right to a qualified pre-retirement survivor annuity, which would provide me with an annuity based on one-half the participant's account balances upon his/her death. I consent to the waiver and acknowledge that if the participant dies before I do, this benefit will not be payable to me and I may not receive any benefit from the Plan(s).

**SPOUSE SIGNS** \_\_\_\_\_

Today's Date \_\_\_\_/\_\_\_\_/\_\_\_\_  
(mm/dd/yyyy)

**NOTARY SEAL:**

**NOTARY PUBLIC AS WITNESS:**

Subscribed and sworn before me this \_\_\_\_ day of \_\_\_\_\_, 20 \_\_\_\_

**NOTARY SIGNS** \_\_\_\_\_

State of \_\_\_\_\_

My Commission Expires \_\_\_\_\_

**5. IF YOU ARE NOT MARRIED or CANNOT LOCATE YOUR SPOUSE**

I am a participant in the YMCA Retirement Fund Retirement Plan and/or Tax-Deferred Savings Plan and have chosen to waive my right to a qualified pre-retirement survivor annuity. This benefit would provide my spouse with an annuity based on one-half of my account balances from the YMCA Retirement Fund plan(s) upon my death. I understand I may do so without the consent of a spouse, because of the following:

I am:  Single  Divorced  Widowed  I cannot locate my spouse. I have diligently used reasonable means to locate my spouse, but have been unable to do so.

*If you recently divorced you must submit a copy of your divorce decree to the Fund, including the pages of your separation agreement that concern your YMCA Retirement Fund account(s). If you marry, remarry or locate your spouse, you must complete a new Designation of Beneficiary form. You must name your spouse as beneficiary or obtain spousal consent to waive a survivor annuity.*

**6. SIGNATURE WITH NOTARIZATION OR YMCA AUTHORIZATION (Everyone must complete this section)**

In this section, you must either, A) Sign in the presence of a notary public, or B) Sign and then obtain an additional signature from your YMCA's Chief Executive Officer or Local Plan Administrator.

**PARTICIPANT SIGNS** \_\_\_\_\_

Today's Date \_\_\_\_/\_\_\_\_/\_\_\_\_  
(mm/dd/yyyy)

**A) NOTARY SEAL:**

**NOTARY PUBLIC AS WITNESS:**

Subscribed and sworn before me this \_\_\_\_ day of \_\_\_\_\_, 20 \_\_\_\_

**NOTARY SIGNS** \_\_\_\_\_

State of \_\_\_\_\_

My Commission Expires \_\_\_\_\_

**B) AUTHORIZATION BY YMCA** \_\_\_\_\_

Today's Date \_\_\_\_/\_\_\_\_/\_\_\_\_  
(mm/dd/yyyy)

*(CEO or Local Plan Administrator. If applicant is the CEO, the Board President or Chairman should sign.)*