Participants of the MSA-MBP and Hanford Site Savings Plans	INSTRUCTIONS FOR USE OF BENEFICIARY DESIGNATION FORMS

INTRODUCTION

These instructions are to assist you in completing a beneficiary designation form (Form A-6005-276) to designate a beneficiary (or beneficiaries) of your vested account balance under the applicable Hanford Site Savings Plan and your life insurance benefits (basic life, accidental death and dismemberment, and personal accident), if any.

INSTRUCTIONS

You have several options in naming a beneficiary or beneficiaries:

- A primary beneficiary is the person, trust, or estate you designate to receive your Plan benefits in the event of your death. You may name more than one primary beneficiary with each receiving a designated percentage of your Plan benefits. Please indicate the correct percentage to be paid to each primary beneficiary you have listed. NOTE: Must total 100%.
- It is recommended that you also designate a secondary (or contingent) beneficiary in case no primary beneficiary is living at the time of your death or, if the primary beneficiary is a trust, in case the trust is not in effect.

Please keep in mind the following rules when you designate your beneficiary or beneficiaries:

- If you are unmarried, you may name any individual, trust, or your estate as your beneficiary. Use the full name and note the relationship to you. For example: Mary Louise Doe, sister.
- If you are married, your choice of beneficiary is subject to certain rules which are intended to protect the interest of your spouse. These rules vary depending on the type of benefit, as described below:

  Savings Plan: Your spouse must be your sole primary beneficiary unless your spouse consents, in writing, to the designation of another beneficiary, see Section 6 of the Beneficiary Designation Form.

  Life Insurance Benefits: You may name someone other than your spouse to receive your life insurance benefits. However, if your spouse does not provide valid written consent to this election, the designation may be ineffective with respect to 50% of the proceeds.

  Your spouse's written consent to your designation of a beneficiary other than your spouse must be witnessed by an authorized Benefit Representative or a notary public and must acknowledge the effects of the consent. (See Section 6 of the Beneficiary Designation Form.)

- If you designate minor children (generally under age 18, but you may substitute up to age 25), you should also include a clause in the space marked "Special Instructions" to name a custodian. Otherwise, the property may be distributed to a court-appointed guardian for the child (an expensive procedure). For example: "If Robert John Doe, my son, has not reached the age of 25, then to _____ as custodian for him under the *[Washington]* Uniform Transfers to Minors Act."

The beneficiary designation form provides that only those primary beneficiaries living at the time of your death share in the plan benefits. If you wish to also provide for the children of a deceased beneficiary, you need to check the box indicating that benefits are to be paid "per stirpes" (by right of representation) rather than allowing the surviving beneficiary(ies) to take a deceased beneficiary's share.

- If you designate a trust, include the name, date, and trustee of the trust. For example, "Robert John Doe, as trustee, or any successor trustee to him under Trust Agreement dated _____ between _____ _____, as Trustor, and _____, as Trustee." Any payment to such trustee will discharge the Plan from liability to the extent of that payment.
- If you designate your estate or the personal representative (executor) under your will, payment will be made as follows:

  If you have a will, the payment will pass to the beneficiary(ies) specified under your will.

  However, if you die without a will, payment will be made to the administrator of your probate estate and will then pass to your relatives specified by the applicable state intestacy statute.

  By naming your estate (or executor or administrator), the benefit is subject to all aspects of probate, including creditor's claims and personal representative's and attorney's fees. You should consult with a financial or estate planner for advice in this area.