



IBEW LOCAL 595 TRUST FUNDS



April 6, 2015

BENEFICIARY DESIGNATION FORM UPDATE

The enclosed Beneficiary Designation Forms are being mailed to all Participants of the IBEW Local 595 Pension, Money Purchase Pension and Health & Welfare Plans ("Plans"). These forms are used to update the Plan records for each of these Plans to assure that the Plan Office has the correct beneficiary record on file for proceeds of any death benefits that might be payable by any of the Plans. One form is to be used for the Pension and Money Purchase Plans and the other form is to be used only for the Health & Welfare Plan.

Life event and circumstances change over time. It is important that beneficiary designations be current to provide benefits to those whom you intend to provide for. Please complete the attached Beneficiary Designation Form and return it to the Plan Office as soon as possible.

You may designate the same person to receive all types of benefits available under the Plans. If you list more than one beneficiary, they shall share equally in the applicable benefits. You also may designate a contingent beneficiary to receive benefits if your primary beneficiary(ies) should die. If you do not designate anybody, then applicable benefits will be payable as provided under the Plans. With respect to the Pension and Money Purchase Pension Plans, if you are married, your spouse is your beneficiary unless you have designated another person and your spouse has completed the spousal consent section on the bottom of the Beneficiary Designation form. Your spouse's consent must be witnessed by a notary.

<p>Failure in returning this form may potentially cause benefits to be issued upon your death to an individual(s) that you had not intended.</p>

A return envelope has been provided for your convenience. Please return the completed form to the Fund office no later than **April 30, 2015**.

If you should have any questions, please contact the Plan Office at (888) 512-5863.