

SHEET METAL WORKERS LOCAL NO. 292 ANNUITY FUND
SPOUSAL CONSENT TO PARTICIPANT LOAN

I, _____, the spouse of _____ ("Participant"),
hereby consent to and acknowledge each of the following:

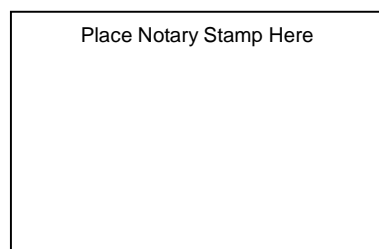
- (1) The granting of the Annuity Fund loan requested by Participant;
- (2) The pledge of the Participant's Accrued Benefit Account with the Fund as collateral;
- (3) In the event of Participant's uncured default on the loan, the permanent reduction from the Participant's Accrued Benefit Account of the full outstanding amount (including the unpaid principal, accrued interest and late charges), and the reporting of that amount as a deemed distribution from the Participant's Accrued Benefit Account to the Internal Revenue Service; and
- (4) Any amount of the Participant's Accrued Benefit Account which secures the loan (including any penalties or fees) is unavailable for assignment to an alternate payee (such as in the event of divorce) until that loan is repaid in full.

I understand that my consent to the foregoing, once given, cannot be revoked.

Participant's Spouse's Signature

Date

NOTARY PUBLIC:

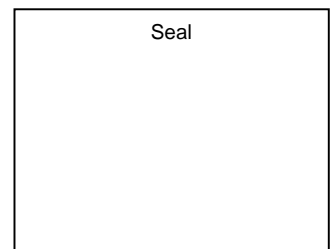


Subscribed to and sworn to before me,
This _____ day of _____, 20____.

Notary Public, _____ County

State of _____

My Commission expires _____



***Notice to Notaries:** Federal Law (i.e., the Retirement Equity Act of 1984) requires that the above Form must be executed in the presence of an authorized Plan representative or a Notary Public. Accordingly, it is most important that you not only witness the actual signatures identified above, but also examine their credentials to satisfy yourself that they are, in fact, the same persons as the ones identified."