

*{If this notice is for a beneficiary other than the participant's spouse, complete and include the paragraph below rather than the paragraph above.}*

If you do not make an election within 30 days from your receipt of this notice, your account balance will be transferred directly to an account maintained by *{insert the name, address and phone number of the financial institution if known, otherwise insert the following language [a bank or insurance company or other similar financial institution].}* Pursuant to federal law, your money would then be invested in an investment product designed to preserve principal and provide a reasonable rate of return and liquidity. *{If fee information is known, include the following sentence: Should your money be transferred into such an account, [name of the financial institution] charges the following fees for its services: {add a statement of fees, if any, that will be paid from the beneficiary's account}.}*

For more information about the termination, your account balance, or distribution options, please contact *[name, address, and telephone number of the plan administrator or other appropriate contact person]*.

Sincerely,

*[Name of plan administrator or appropriate designee]*