

To: State Street Bank & Trust Co. (SSBT), Custodian

Individual Retirement Custodial Account for:

Name of Individual:

Individual's Address: (City/State/Zip Code)

Individual's Social Security Number:

Account Numbers:

Request is hereby made that distribution of any account held by said Custodian for my benefit (hereinafter referred to as proceeds) shall, in the event of my death be paid equally, unless otherwise specified, to the following beneficiaries in accordance with the following provisions. Any and all previous provisions for payment of such proceeds are hereby revoked.

Primary Beneficiary(ies):	Relationship:	Date of Birth:	Social Security No.:
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
Secondary Beneficiary(ies):	Relationship:	Date of Birth:	Social Security No.:
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

If at the death of the Individual there is no existing beneficiary, the proceeds will be paid in one sum to the executors or administrators of the Individual, except as may be otherwise provided in this designation.

Special Provisions: (Any provisions appearing under this heading shall supersede any conflicting provisions in this designation.)

1. Provision is hereby made, in accordance with the paragraph entitled "Payments to Issue" in this designation, for the issue of:

The right is reserved to change the beneficiary of such proceeds. A new beneficiary may be designated from time to time by filing written request therefore with the Custodian in such form as may be required.

The provisions set forth on the reverse side hereof are hereby made a part of this agreement.

Signature of Individual:

Date: month/day/year

Designation of Beneficiaries - Continued

Order of Payment to Classes of Beneficiaries.

Unless otherwise elected by the Depositor or Beneficiary in accordance with IRS Form 5305-A, payment of the proceeds will be made in one sum, in equal parts exclusively: (a) to the persons included in the Primary Beneficiary designation who are living at the death of the Individual, if any; otherwise (b) to the persons included in the Secondary Beneficiary designation who are living at the death of the Individual.

Children.

If, as a class, the children of any person are designated in this agreement as beneficiaries, such designation shall include only lawful children born to or legally adopted by that person.

Payments to "Issue."

If this designation shall make any provision for the issue, as a class, of a person and if the person shall not be living at the death of the Individual, the then living issue of such person shall be entitled to the portion of the proceeds to which such person, if living, would have been entitled. Such amount shall be paid in one sum to the then living issue of such person, in equal parts per stirpes. Issue shall include only lawful children born to or legally adopted by a person and lawful children born to or legally adopted by such children.

Beneficiaries Not Specified by Name.

If this designation shall provide for any beneficiaries not specified by name, in determining such beneficiaries an affidavit or affidavits by such person or persons as may be considered likely to be familiar with the facts can be relied upon.

Common Disaster Provision.

All provisions whatsoever of this designation are to be so read that any beneficiary who survives the Individual by less than forty-eight hours will be considered as not having survived the Individual. (This provision may be altered by substituting for "forty-eight hours" any number of days from five to ninety, inclusive.) Any deletion or alteration must be initialed by the Individual.