



State Farm® Retirement Plans Contingent Beneficiary Designation

General Provisions

The State Farm Insurance Companies Retirement Plan for United States Employees provides survivor benefits in the event a vested plan member dies prior to retirement. The rules and survivor benefits are summarized below.

If you are married at the time of your death, these benefits are paid to your surviving spouse; no other primary beneficiary designation is permissible. However, you should complete this form to designate who should receive these benefits in the event your spouse predeceases you.

If you are not married, please complete this form to designate who should receive these benefits.

NOTE: Your spouse should NOT be named as a contingent beneficiary on this form. A person will be considered a spouse of the member only if such person is legally married to the member as determined under federal law.

In the event you marry your contingent Beneficiary, and the marriage ends in divorce or annulment, your designation of that person as contingent beneficiary is considered revoked. If you still want that person to be your contingent beneficiary, you will have to submit a new contingent beneficiary designation form after the divorce (or annulment) is final in order for that designation to be effective.

The beneficiary designations should be simple and clear and may be changed at any time. Following are some sample designations which are

permitted: Trusts, named natural children, children born of the marriage. The designation "children" unless otherwise specified includes children subsequently born of the member's marriage as of the date of his/her death.

If you want to name more than one contingent beneficiary, you should put an "and" between their names. If you do so, the plan will make payment in equal shares to the contingent beneficiaries or to the survivor.

Survivor benefits may be subject to Qualified Domestic Relations Orders.

Summary of Survivor Benefits:

1. If benefits are payable to a spouse or to an individual beneficiary, the beneficiary will receive a monthly survivor income for life with 5 years certain. However, if the present value of the survivor benefit does not exceed \$5,000, the present value will be paid in one sum.
2. If benefits are payable to multiple beneficiaries, the Plan Administrator will calculate the present value of a lifetime annuity with 5 years certain assuming the beneficiary to be the same age as the member. This amount will be divided equally among all beneficiaries and paid to each beneficiary in one sum.

3. If benefits are payable to a non-individual beneficiary (including a trust, a charity, or the Member's estate or legal representative), the present value of the lifetime benefit described above shall be paid to the beneficiary in one sum.

4. If no spouse or contingent beneficiary survives the member, payment shall be made in one lump sum to the member's estate or legal representative.

If you are eligible for any nonqualified supplemental retirement plans, this contingent beneficiary designation shall apply to those plans.

The Company reserves the right to amend or terminate the Plans at any time. If this summary of survivor benefits contains any statements that disagree with the official Plan documents, the language of the official Plan document shall govern.

State Farm Retirement Plans Contingent Beneficiary Designation

Please Print				
Member's Last Name	First Name	Middle Initial	Associate ID	Date of Birth
Member's Address	City		State	ZIP Code
<input type="radio"/> Married <input type="radio"/> Single	Business Telephone	Social Security Number	Operations Center	

Contingent Beneficiary Designation

If you are married at the time of your death, your surviving spouse will automatically receive any pre-retirement survivor benefits related to your service.

If you are currently married, please complete the below information to designate who should receive your pre-retirement survivor benefits in the event your spouse predeceases you.

If you are not married, please complete this form to designate who should receive your pre-retirement survivor benefits.

A person will be considered MARRIED and his/her partner will be considered a SPOUSE only if the person is legally married to the member as determined under FEDERAL LAW.

If I do not have a surviving spouse at the time of my death, I hereby name the following person (or persons) to be the beneficiary (or beneficiaries) of any pre-retirement death benefits available under the State Farm Retirement Plans*:

Do not name spouse in this section

Full Name	Relationship	Social Security Number	Date of Birth	Address

All previous designations are hereby revoked.

I certify that the above information is correct, and I reserve the right to revoke or change this designation at any time by notification in writing to the Plan Administrator.

Signature of Member

Date

* The State Farm Retirement Plans include the State Farm Insurance Companies Retirement Plan for United States Employees and the nonqualified U.S. supplemental retirement plans.

Send via inter-office mail: Human Resources Services Center - Oakland Avenue Building, **or mail directly to:** ATTN: Human Resources Services Center - State Farm, 2309 E. Oakland Avenue, Bloomington, Illinois 61701-5833. For questions, call 1-877-272-1999.