

Article XI — Beneficiaries

§ 18-1101	Designation of Beneficiaries.....	18-47
§ 18-1102	Procedure.....	18-47
§ 18-1103	Revocation.	18-48
§ 18-1104	Default Beneficiaries.	18-48

Article XI — Beneficiaries

§ 18-1101 Designation of Beneficiaries.

Each Participant and Alternate Payee (if permitted by the Qualified Domestic Relations Order) may designate any person or persons (natural or legal) as his Beneficiary or Beneficiaries to whom his Plan benefits are to be paid if he dies before receipt of all such benefits. A Beneficiary may also designate his own Beneficiary, but his designation shall only take effect if—

(a) the Beneficiary's benefits have commenced in the form of a Ten Year Certain Annuity (see § 18-1201(e)); **or**

(b) no successor Beneficiaries selected by the Participant or Alternate Payee are able to receive the Plan benefits after the Participant's or Alternate Payee's death and, in the case of a Beneficiary of a Participant, the Participant's Eligible Spouse is not then alive.

Beneficiaries may be designated primarily, contingently, jointly, or successively.

§ 18-1102 Procedure.

Beneficiary designations shall be made on a form prescribed by the Administrator and will only be effective if filed with the Administrator during the Participant's, Alternate Payee's, or Beneficiary's lifetime.

§ 18-1103 Revocation.

Each effective beneficiary designation filed with the Administrator by a Participant, Alternate Payee, or Beneficiary will revoke all previously filed designations by such person. The revocation of a beneficiary designation shall not require the consent of any designated beneficiary.

§ 18-1104 Default Beneficiaries.

If a Participant (or Alternate Payee whose Beneficiary is entitled to receive Plan benefits) fails to designate a Beneficiary in the manner provided in § 18-1101 and § 18-1102, **or** if all the Beneficiaries designated by a deceased Participant or Alternate Payee die before him or before a complete distribution of his benefits (unless the last Beneficiary of the Participant/Alternate Payee who received any benefits under this Plan, has designated a successor Beneficiary who survives him), the benefits with respect to the Participant or Alternate Payee shall be paid to those of his survivor(s) who are highest in the following list:

- (a) his Eligible Spouse;
- (b) his surviving spouse;
- (c) his children, in equal parts;
- (d) his parents, in equal parts;
- (e) his estate.