

## To Qualify As A DESIGNATED BENEFICIARY A Trust Must

1. BE VALID UNDER STATE LAW (But May Be Unfunded)
2. BE IRREVOCABLE or BECOME IRREVOCABLE UPON DEATH OF PARTICIPANT
3. HAVE IDENTIFIABLE HUMANS AS ITS BENEFICIARIES
4. PROVIDE DOCUMENTATION TO THE PLAN ADMINISTRATOR IDENTIFYING ITS BENEFICIARIES
  - a. Copy of Trust + Future Amendments In A Timely Manner  
or
  - b. List of Beneficiaries -- Including Contingent & Remaindermen  
AND a Description of Conditions of Their Entitlement

### **DISTRIBUTIONS DURING PARTICIPANT'S LIFETIME**

**Only If Sole Beneficiary Is A Non-Participant Spouse More Than 10 Years Younger Than Participant, Fulfill ALL FOUR Requirements By:**

- a. The Required Beginning Date or, if later,
- b. The Date The Trust Is Named As Beneficiary.

### **DISTRIBUTIONS FOLLOWING PARTICIPANT'S DEATH**

**Fulfill Various Requirements By The Date Specified:**

- a. Requirements 1 and 2 By Date of Death.
- b. Requirements 3 and 4 By December 31 Of The Year Immediately Following The Year The Participant Dies.

***This is only an outline. Please peruse "Trust As Beneficiary" on pages 8 - 10 for more details.***