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PROFIT SHARING PLAN AND TRUST

ELECTION TO WAIVE THIRTY (30) DAY WAITING PERIOD  
FOLLOWING EXPLANATION OF JOINT & SURVIVOR BENEFITS

The enclosed distribution forms are subject to a thirty (30) day waiting period, to give you adequate time to consider your options. You and your spouse may waive this thirty (30) day waiting period, and such wait will be reduced to seven (7) days, by affirmatively electing to waive your rights to this thirty (30) day waiting period. You may revoke your election at any time up to the "annuity starting date", or if later, at any time prior to the expiration of the seven (7) day waiting period.

\_\_\_\_\_ We hereby elect to waive the thirty (30) day waiting period.

\_\_\_\_\_ We hereby elect NOT to waive the thirty (30) day waiting period.

\_\_\_\_\_  
Participant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Spouse's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Notary's Signature

\_\_\_\_\_  
Date

NOTE: The spouse's signature must be notarized.