



DESIGNATION OF BENEFICIARY

FRONTIER CONSULTING, INC. 401(K) PLAN

Participant (print): _____ SS#: _____

Pursuant to the provisions of the Plan permitting the designation of a beneficiary or beneficiaries by a participant, I hereby designate the following person or persons as primary and secondary beneficiaries of my Accrued Benefit under the Plan payable by reason of my death:

Table with 2 columns: PRIMARY BENEFICIARY (IES) and CONTINGENT BENEFICIARY (IES). Each column includes a sub-header '(include address and relationship)' and a large empty box for entry.

I RESERVE THE RIGHT TO REVOKE OR CHANGE ANY BENEFICIARY DESIGNATION. I HEREBY REVOKE ALL PRIOR DESIGNATIONS (IF ANY) OF PRIMARY BENEFICIARIES AND CONTINGENT BENEFICIARIES.

The Trustee will pay all sums payable under the Plan by reason of my death to the primary beneficiary, if he or she survives me, and if no primary beneficiary survives me, then to the contingent beneficiary, and if no named beneficiary survives me, then the Trustee will pay all amounts in accordance with the terms of the Plan.

Participant's Signature _____

Date of this Designation _____

IF THE PARTICIPANT IS MARRIED, AND THE SPOUSE IS NOT DESIGNATED THE SOLE PRIMARY BENEFICIARY, THE SPOUSE MUST ENDORSE THIS SECTION IN THE PRESENCE OF A COMMITTEE MEMBER OR A NOTARY.

STATEMENT OF CONSENT

I, the undersigned spouse of the Participant, hereby certify I have read the Designation of Beneficiary and fully understand the property subject to the designation is my spouse's accrued benefit under the Plan, in which I possess a beneficial interest, provided I survive my spouse. Being fully satisfied with the provisions of the designation, I hereby consent to and accept the beneficiary designation, without regard to whether I survive or predecease my spouse. This consent is irrevocable unless my spouse changes the designation.

Spouse's Signature _____

Date _____

Witness (Committee Member or Notary) _____

Date _____



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INSTRUCTIONS FOR DESIGNATING OR CHANGING BENEFICIARY

The following are examples to assist you in completing the attached beneficiary form:

DESIGNATION	EXAMPLES
ONE PERSON	Mary P. Smith, wife
NON-RELATIVE	Robert K. Jones, friend
ESTATE	Estate
MEMBER OF A RELIGIOUS ORDER	Mary L. Jones, niece, known in religious life as Sister Mary Agnes
PERMANENT RESIDENT OF A FOREIGN COUNTRY	Include full address
TRUST	To X Bank as Trustee, or its successor Trustee, of the Bruce E. Roberts Trust dated the 26th day of May, 1975, including any amendments to the Trust
THREE OR MORE	James O. Smith, brother; Peter I. Smith, brother; and Martha N. Smith, sister
UNNAMED CHILDREN	My children living at my death
ONE CONTINGENT BENEFICIARY	Lois P. Smith, wife, if living; otherwise, Herbert I. Smith, son
MORE THAN ONE CONTINGENT BENEFICIARY	Lois P. Smith, wife, if living; otherwise, Herbert I. Smith, son; Alice B. Smith, daughter; and Ann Y. Smith, daughter
UNNAMED CHILDREN AS CONTINGENT BENEFICIARIES	Lois P. Smith, wife, if living; otherwise, my children living at my death

If one of the above examples fits your wishes, insert your designation in the blank space, using the language of the selected example. Contingent beneficiaries only receive benefits if all named primary beneficiaries predecease you. If a primary beneficiary survives you, but dies prior to receiving his share of the death benefit, that primary beneficiary's estate will receive the death benefit unless your beneficiary designation provides otherwise.

If none of the above is suitable, explain in the blank space what is desired, or attach a note.

UNLESS YOU PROVIDE OTHERWISE IN COMPLETING THE BENEFICIARY DESIGNATION, THE TRUSTEE WILL PAY ALL SUMS PAYABLE TO MORE THAN ONE BENEFICIARY EQUALLY TO THE LIVING BENEFICIARIES.