The Dow Chemical Company
Beneficiary Designation for Preretirement Death Benefits under the Dow Employees' Pension Plan

This form is used to designate one or more beneficiaries for purposes of preretirement death benefits that may be payable from the Dow Employees' Pension Plan (the "Plan") on your behalf if you die before commencing your retirement benefits. If you commence your retirement benefit before death, this designation form becomes null and void, and any death benefit payable from the Plan on your behalf will be subject to the optional form of benefit you elected and the beneficiary you designated in connection with your benefit commencement.

_____	_____	_____
Name	Employee No.	Social Security No.

Primary Beneficiary(ies)*

*If you are married, your spouse can be the only primary beneficiary.

Name	Relationship	Birth Date

Contingent Beneficiary(ies) – in equal shares to:

Name	Relationship	Birth Date

_____	_____
Participant Signature	**Date**

Note: This form is not applicable if your benefit is calculated using either the ANGUS hourly or Celotex hourly formulas.

Return completed form to: **Dow North America Benefits**
P.O. Box 2169
Midland, MI 48641-2169

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