

**PRERETIREMENT DEATH BENEFIT
BENEFICIARY DESIGNATION FORM
FOR THE
DOW EMPLOYEES' PENSION PLAN
AND
UNION CARBIDE EMPLOYEES' PENSION PLAN**

If a participant in the Dow Employees' Pension Plan (the “**DEPP**”) or the Union Carbide Employees' Pension Plan (the “**UCEPP**”) and together with the DEPP, the “**Plans**”) dies before the participant commences their benefit, the Plan may pay a death benefit to the participant's beneficiary. The Plans contain rules for how to determine the participant's beneficiary, if a death benefit is payable, and, in certain circumstances, the Plans allow the participant to designate who their beneficiary will be.

There are two types of beneficiary designations: primary and contingent. A “**primary beneficiary**” is entitled to the preretirement death benefit if they are still alive when you die before commencing your benefit. A “**contingent beneficiary**” is entitled to the preretirement death benefit only if (a) your primary beneficiary/ies die before you, (b) your contingent beneficiary is still alive when you die before commencing your benefit, and (c) your Plan formula provides for the payment of a preretirement death benefit to someone who is not your primary beneficiary.

You can generally add or change your beneficiary at any time – however, ***if you are married, your spouse must be your primary beneficiary.***

If you are able to designate a primary and/or contingent beneficiary under the terms of the Plan, you may do so by completing this form and returning it to Dow:

Via Mail

Dow North America Benefits
P.O. Box 2169
Midland, MI 48641-9984

Via Online

1. Login to the [Dow US Benefits Site](https://dowbenefits.ehr.com/) (or type <https://dowbenefits.ehr.com/>)
2. On the left menu, click on your **Inbox** and then on **Create New Message**.
3. Fill in the information to create a new message and Click **Send**. Check the Sent folder in your inbox to confirm the message was sent out to Dow. You'll be able to also check the Case ID created for your request. You'll receive a confirmation once your beneficiaries are updated in the system or any follow up questions in case there are questions around your designation.

If you previously made a beneficiary designation election, you may check your current beneficiary designation elections online at the “Pension Beneficiary section” of the [Dow US Benefits Site](https://dowbenefits.ehr.com/) (or

type <https://dowbenefits.ehr.com/>). You may also edit your beneficiaries online by directly submitting the edits in this space.

If your Plan benefit is subject to a qualified domestic relations order, the terms of that order may limit your ability to designate or change your beneficiary.

If you have questions about designating a beneficiary, please contact the Dow Retiree Service Center at 1-800-344-0661.

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**PRERETIREMENT DEATH BENEFIT
BENEFICIARY DESIGNATION FORM**

Participant's Name: _____

Participant's Employee ID: _____

Participant's Employment Status: Active Terminated

Participant's Plan:

- Dow Employees' Pension Plan
- Union Carbide Employees' Pension Plan
- Rohm and Haas Company Retirement Plan
- Dow Corning Corporation Employees' Retirement Plan
- Other: _____

* * *

Please keep in mind the following as you complete the below primary and contingent beneficiary designation forms:

- If you are married, your primary beneficiary must be your spouse.
- Do not designate the same person as both a primary and contingent beneficiary.
- If you designate multiple persons as a primary or contingent beneficiary, make sure the allocation percentages add up to 100%.
- The attached Appendix A provides a high-level overview of who you may designate as a primary and/or contingent beneficiary. If you have questions, please contact the Dow Retiree Service Center at 1-800-344-0661.

Primary Beneficiary Designation(s)

I hereby direct that upon my death, whether before or after my termination of employment and, in either instance, before I commence by Plan benefit, the amounts payable with respect to my death benefit under the Plan, if any, shall be paid to the following person(s) or legal entities as my PRIMARY BENEFICIARY:

First Name: _____ **Social Security Number:** _____

Last Name: _____ **Birth Date:** _____

Relationship: Spouse Domestic Partner Child
 Other: _____

Phone Number (please include country code if international): _____

Address (please include country if not in the U.S.):

Allocation Percentage: _____%

First Name: _____ **Social Security Number:** _____

Last Name: _____ **Birth Date:** _____

Relationship: Spouse Domestic Partner Child
 Other: _____

Phone Number (please include country code if international): _____

Address (please include country if not in the U.S.):

Allocation Percentage: _____% (If multiple primary beneficiaries are listed, please ensure the total allocation percentage equals 100%.)

Contingent Beneficiary Designation(s)

If I die before I commence my Plan benefit and, upon my death, no primary beneficiary is living and a death benefit is payable under the terms of the Plan, such amount(s) shall be paid to the following person(s) or legal entities as my CONTINGENT BENEFICIARY:

First Name: _____ **Social Security Number:** _____

Last Name: _____ **Birth Date:** _____

Relationship: Spouse Domestic Partner Child
 Other: _____

Phone Number (please include country code if international): _____

Address (please include country if not in the U.S.):

Allocation Percentage: _____ %

First Name: _____ **Social Security Number:** _____

Last Name: _____ **Birth Date:** _____

Relationship: Spouse Domestic Partner Child
 Other: _____

Phone Number (please include country code if international): _____

Address (please include country if not in the U.S.):

Allocation Percentage: _____ % (If multiple contingent beneficiaries are listed, please ensure the total allocation percentage equals 100%.)

By signing below, I acknowledge and agree that:

- The Plan terms regarding who may be designated as my beneficiary for purposes of my preretirement death benefit govern in all instances. For example, if I designate an individual as a beneficiary who is not a permitted beneficiary under the terms of the Plan, such individual may not and will not be my beneficiary for purposes of any preretirement death benefit. The form and amount of any preretirement death benefit shall be determined in accordance with the terms of the Plan.
- This designation will override any prior preretirement death benefit beneficiary designation that I may have made, including any online designation I may have submitted prior to the date I submit this designation.
- If I am not married at this time but later become married, this beneficiary designation will immediately become invalid, and my beneficiary designation will default to my spouse as the primary beneficiary.
- If no primary or contingent beneficiary survives me, the entire amount of my preretirement death benefit, if any, will be paid in accordance with the terms of the Plan.
- If I commence my Plan benefit before I die, this designation form becomes null and void, and any death benefit payable from the Plan on my behalf will be subject to the optional form of benefit I elected and the beneficiary, if any, I designated in connection with my benefit commencement.

Signature: _____

Date: _____

Appendix A:
High-Level Summary of Permitted Beneficiary Designations

The below bullets are meant to help you determine if you are allowed to designate either a primary beneficiary or a contingent beneficiary. The rules vary depending on the Plan formula in which you are a participant, and the below is a high-level summary only. For more information, please consult the plan document and/or summary plan description for the Plan in which you participate, each of which control in the event of a conflict with this Appendix A.

If you have any questions or if you do not see your formula listed below (for example, if you accrued a benefit under the Union Carbide Retirement Program or UCRP), please contact the Dow Retiree Service Center at 1-800-344-066 for more information.

- If you participate in the **Personal Pension Account (PPA) Component, DEPP Component, or UCEPP Component**, and:
 - Are **married** → *You may not designate a primary beneficiary other than your spouse* – your spouse is required to be your primary beneficiary. You may designate one or more contingent beneficiary/ies.
 - Are in a **domestic partnership** → Your domestic partner is automatically your primary beneficiary, but you may designate a different primary beneficiary. You may designate one or more contingent beneficiary/ies.
 - Are **not married and not in a domestic partnership** → You may designate one or more primary or contingent beneficiary/ies.
- If you participate in the **DCC Component** and:
 - Are **married** → *You may not designate a primary beneficiary other than your spouse* – your spouse is required to be your primary beneficiary. You generally may not designate a contingent beneficiary either – your child(ren) under age 23 are automatically your contingent beneficiary/ies, if there is a preretirement death benefit payable following your spouse’s death.
 - Are in a **domestic partnership** → *You may not designate a primary beneficiary other than your domestic partner* – your domestic partner is required to be your primary beneficiary. You generally may not designate a contingent beneficiary either – your child(ren) under age 23 are automatically your contingent beneficiary/ies, if there is a preretirement death benefit payable following your spouse’s death.
 - Are **not married and not in a domestic partnership** → Special rules apply to you depending on your family status and years of service. For more information on if you may designate a beneficiary with respect to a preretirement death benefit, please consult your summary plan description.

- If you participate in the **ROH Component – Standard or Rider 1**, and:
 - Are **married** → *You may not designate a primary beneficiary other than your spouse* – your spouse is required to be your primary beneficiary. You may designate one or more contingent beneficiary/ies only if you are an active employee. *If you are terminated, you may not designate a contingent beneficiary.*
 - Are in a **domestic partnership** → Your domestic partner is automatically your primary beneficiary, but you may designate a different primary beneficiary. You may designate one or more contingent beneficiary/ies.
 - Are **not married and not in a domestic partnership** → You may designate one or more primary or contingent beneficiary/ies only if you are an active employee. *If you are terminated, there is no death benefit payable if you are not married and not in a domestic partnership.*

- If you participate in the **ROH Component – Rider 2, Rider 3, or Rider 4**, and:
 - Are **married** → *You may not designate a primary beneficiary other than your spouse* – your spouse is required to be your primary beneficiary. *You may not designate a contingent beneficiary* – a preretirement death benefit is payable only if you are married or in a domestic partnership.
 - Are in a **domestic partnership** → *You may not designate a primary beneficiary other than your domestic partner* – your domestic partner is required to be your primary beneficiary. *You may not designate a contingent beneficiary* – a preretirement death benefit is payable only if you are married or in a domestic partnership.
 - Are **not married and not in a domestic partnership** → *You may not designate a primary or contingent beneficiary* – a preretirement death benefit is payable only if you are married or in a domestic partnership.

In general, if you are able to designate a beneficiary, you may designate any legal (e.g., a trust) or natural person(s) as your beneficiary/ies.