



TECO ENERGY GROUP RETIREMENT SAVINGS PLAN



BENEFICIARY DESIGNATION

PLANNING
FOR
YOUR
FUTURE

Form with columns for TYPE OR PRINT YOUR FULL NAME, SPOUSE'S NAME (IF MARRIED), FIRST, MIDDLE, LAST.

Form for SOCIAL SECURITY NO. and SPOUSE'S SOCIAL SECURITY NO. and SPOUSE'S DATE OF BIRTH.

COMPLETE THIS SECTION TO DESIGNATE A BENEFICIARY:

Subject to the terms of the TECO Energy Group Retirement Savings Plan, I request that any sum becoming payable by reason of my death be payable to the following beneficiary(ies). I HEREBY REVOKE ANY PREVIOUS BENEFICIARY DESIGNATIONS MADE BY ME UNDER THIS PLAN. (Give full name(s), relationship, and home address.) Before filling out the following section, please see reverse side of this form for special information.

Blank lines for beneficiary information.

The above information is correct.

Signature line: SIGNATURE OF EMPLOYEE/PARTICIPANT, DATE, COMPANY/EXTENSION/TELEPHONE

If you are married, this section must be completed and notarized if you name anyone other than your spouse as your primary beneficiary. See important information on reverse side of this form.

SPOUSE'S CONSENT

I am the spouse of ... I hereby consent to the foregoing designation of a beneficiary (or beneficiaries) other than myself to receive the amount (if any) in my spouse's account under the TECO Energy Group Retirement Savings Plan at my spouse's death.

Dated: ... SIGNATURE OF SPOUSE

STATE OF ... COUNTY OF

The foregoing instrument was acknowledged before me this ... day of ..., 20...

by (Printed Name)

(Signature of Notary Public)

(Print, Type or Stamp Commissioned Name of Notary Public)

Check One: Personally Known [] Produced Identification [] Type of Identification Produced: ...



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Send completed form via interoffice mail to: TECO Energy, Retirement Department, Plaza 4 or through U.S. mail to P.O. Box 111, Tampa FL 33601

OVER CV(11)522335-011 08/10/07

BENEFICIARY DESIGNATION - RETIREMENT SAVINGS PLAN

Any person may be designated to receive the proceeds of your benefits under the TECO Energy Group Retirement Savings Plan. However, if you are married, your spouse must be your primary beneficiary unless your spouse consents to the designation of another beneficiary. To prevent any conflicting claims in the event of your death, care must be exercised in selecting beneficiary wording. The beneficiary designation should contain the full name of the beneficiary and an accurate description of their relationship to you. Of course, as your life changes, you'll want to make sure you keep this designation up to date.

You may name two or more beneficiaries and benefits can be divided among them as you wish. See the examples below. If you simply name two or more individuals and do not specify the division, benefits will automatically be shared equally among those designated. **CAUTION** — You should consult with a qualified advisor before naming minor children as your beneficiary, or if you have other questions.

1. **ONE BENEFICIARY:** Mary J. Doe, Wife.
2. **TWO PRIMARY BENEFICIARIES:** Mary J. Doe, Wife, and Richard R. Doe, Son, share and share alike, if living; otherwise to the survivor.
3. **ONE PRIMARY AND ONE CONTINGENT BENEFICIARY:** Mary J. Doe, Wife, if living; otherwise to Richard R. Doe, Son.
4. **ONE PRIMARY BENEFICIARY AND TWO CONTINGENT BENEFICIARIES:** Mary J. Doe, Wife, if living; otherwise to Richard R. Doe, Son, and Jane M. Doe, Daughter, share and share alike.
5. **A FRIEND:** John Smith, Friend, 1 Main Street, Tampa, Florida.
6. **ESTATE:** The personal representative of my Estate.
7. **TRUST:** Mary J. Doe as Trustee for the John E. Doe Revocable Trust established August 1, 2007.

NOTE: Please include address when naming any non-spousal beneficiaries.

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