

bank or financial institution.

Initials: _____
Principal Witness

3. Power with Respect to Safe Deposit Boxes. To contract with any institution for the maintenance of a safe deposit box in my name; to have access to all safe deposit boxes in my name or with respect to which I am an authorized signatory, whether or not the contract for such safe deposit box was executed by me (either alone or jointly with others) or by the Agent in my name; to add to and remove from the contents of any such safe deposit box and to terminate any and all contracts for such boxes.

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4. Power to Manage Assets. To manage all assets of my estate of which I possess or shall become possessed; to erect, raze, and repair houses or other buildings or machinery and to make roads on or otherwise improve any property of my estate; and to insure the buildings and other property against damage or loss by fire. This power grants agent all power as Trustor/Grantor as if I was personally acting as Trustor/Grantor.

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5. Power with Respect to Income Sources. With regard to any and all income streams that I am receiving or have a right to receive, my agent has authority to contact and communicate with the agency or source of such income stream, including but not limited to the Social Security Administration, the Veterans Administration, the Railroad Administration, any other Federal Pension Agency, any State Pension Agency, and/or the pension or annuity division of any private, public, or governmental company/entity. I expressly grant my agent to request or stop any and all deductions from my income sources, including taxes, insurance premiums and the like. I grant power to my agent to request any benefit award documentation that clarifies my prior/current/future income award. I expressly grant my agent the power to direct my income stream into bank accounts or to any individual or entity that my agent deems proper and to change my income stream from being deposited into an existing account so that such deposits may be made into a new or other account or with some individual or entity that my agent deems proper. With regard to any Federal and/or State pension that I have or to which I am entitled, I also expressly grant my agent to pursue any and all transactions, transfers, and assignments, including an in-marriage transfer of interest to my spouse, that can be effectuated pursuant to the Federal and/or State laws governing Qualified Domestic Relations Orders ("QDRO"). My agent also has the power to convert any of my income streams into lump sum payments, if such option is available. I instruct any banks or financial institutions into which my income streams are being deposited or into which my agent desires my income streams to be deposited to allow such directions and changes to occur as if I were personally present.

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6. Power to Create Trusts (Revocable or Irrevocable). To create Trusts on my behalf, whether it be revocable or irrevocable in nature, including irrevocable trusts to hold assets and/or income streams to which I will have no further control.

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7. Power to Demand, Receive, Prosecute or Defend. To ask, demand, sue for and receive all sums of money which are or shall become due, owing or payable to me, or which belong or shall belong to me, whether social security benefits, pension payments, individual retirement accounts, dividends, interests, annuities, debts, or any other receivables, and to use all lawful ways and means in my name for the recovery thereof, and to prosecute or defend actions, claims or proceedings in any jurisdiction. and to defend suits at law.

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8. Power with Respect to Brokerage Accounts. With respect to any account with any brokerage firm: (a) to effect purchases and sales (including short sales), to subscribe for and to trade in stocks, bonds, options, or other securities, or limited partnership interests or investments and trust units, whether or not in negotiable form, issued or unissued, foreign exchange, commodities, and contracts relating to same (including commodity futures), on margin or otherwise, for my account(s) and risk; (b) to deliver to any third party securities for my account(s), and to instruct any third party to deliver securities from my account(s) to any other brokerage firm or to others, and in such name and form as the Agent may direct; (c) to instruct any third party to make payment of moneys from my account(s) with any third party, and to receive and direct payments there from payable to me or to others; (d) to sell, assign, endorse and transfer any stocks, bonds, options or other securities of any nature, at any time standing in my name and to execute any documents necessary to effectuate the foregoing; (e) to receive statements of transactions made for my account(s); (f) to approve and confirm the same, to receive any and all notices, calls for margin, or other demands with reference to my account(s); and (g) to make any and all agreements with any third party with reference thereto for me and on my behalf.

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9. Power to Employ Consultants. To employ, compensate and terminate the services of financial, investment and legal advisors and consultants.

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10. Power with Respect to Insurance. To purchase, maintain, surrender, collect or cancel (a) life insurance or annuities of any kind on my life or the life of any one in whom I have an insurable interest, (b) liability insurance protecting me and my estate against third party claims, (c) hospital insurance, medical insurance, Medicare supplement insurance, custodial care insurance, and disability income insurance for me or any of my dependents, and (d) casualty insurance insuring assets of mine against loss or damage due to fire, theft, or other commonly insured risk; to pay all insurance premiums,

16. General Power of Appointment. Nothing in this instrument shall be construed as creating in the Agent a general power of appointment exercisable in its own behalf, or for the benefit of the Agent's estate, the Agent's creditors, or creditors of the estate of the Agent.

17. Limitations on Authority. The Agent shall not have any power to amend, alter, or revoke any will or codicil.

18. Revocation of Prior Powers of Attorney. I hereby revoke all powers of attorney, whether general or limited, previously granted by me as principal and terminate all agency relationships created thereunder, including, without limitation, those relationships of all successor agents named therein, if any, except any powers granted by me on forms provided by financial institutions granting the right to write checks or deposit funds to or withdraw funds from accounts to which I am a signatory or granting access to a safe deposit box shall not be hereby revoked, but shall continue to be in full force and effect.

19. Ratification. I hereby ratify and approve any act or failure to act of the Agent in good faith and any such act done by the Agent at any time, including but not limited to, any act done at any time at which I am disabled, incompetent or incapacitated or at any time at which there is uncertainty as to whether I am dead or alive, shall, unless otherwise invalid or unenforceable, have the same effect and bind me, my guardian, heirs, distributees, legatees, devisees, assignees, and personal representatives to the same extent as if I had been alive and not disabled, incapacitated, or incompetent at the time of such act.

20. Protection for Third Parties. Any person or entity acting without negligence and in good faith in reasonable reliance on this power of attorney shall not incur any liability thereby, nor shall the fact that time has elapsed since its execution prevent such persons or entity from reasonably relying on this instrument. Persons and entities shall place reasonable reliance on this power of attorney regardless of whether it has been filed for record and may request the issuance of an affidavit by the Agent on which the third party may rely.

21. Governing Law. The laws of the State of Arizona shall govern this power of attorney in all respects.

I, _____, the principal, sign my name to this Financial Durable General Power of Attorney this ____ day of _____, 20____, and being first duly sworn, do declare to the undersigned authority that I sign and execute this instrument as my Power of Attorney and that I sign it willingly, or willingly direct another to sign for me, that I execute it as my free and voluntary act for the purposes expressed in the Financial Durable General Power of Attorney and I declare that I am eighteen years of age or older, of sound mind and under no constraint or undue influence.

Principal

WITNESS: I, _____, the witness, sign my name to the foregoing Financial Durable General Power of Attorney being first duly sworn and I do declare to the undersigned authority that the principal has signed and executed this instrument as his/ her power of

attorney and that he/she signed it willingly, and that I, in the presence and hearing of the principal, signed this power of attorney as a witness to the principal's signing and that to the best of my knowledge the principal is eighteen years of age or older, of sound mind and under no constraint or undue influence.

Dated: _____

Signature of Witness

Printed Name of Witness

STATE OF ARIZONA)
) ss.
County of _____)

Subscribed, sworn to, and acknowledged before me, the undersigned Notary Public, by _____, the principal, and subscribed, sworn to, and acknowledged before me by _____, witness, this ____ day of _____, 20 ____.

Notary Public