

SAMPLE LIMITED DURABLE POWER OF ATTORNEY PARAGRAPHS

FOR THE USE OF LEGAL COUNSEL ONLY

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1. Transfer of Retirement Account Assets.

To make “rollovers” and/or trustee to trustee transfers of plan benefits from any retirement plan(s) to an Individual Retirement Account (“IRA”), including rollovers or trustee to trustee transfers from one IRA to another IRA, and including rollovers or transfers to EDWARD JONES TRUST COMPANY or an affiliate of EDWARD JONES TRUST COMPANY, and to negotiate and establish the terms of such rollover or new IRA; to make withdrawals from any IRA, whether or not I had begun making withdrawals therefrom; to determine the investments in any self directed retirement plan or IRA as my attorney-in-fact may determine and to employ investment advisors, including EDWARD JONES TRUST COMPANY or an affiliate of EDWARD JONES TRUST COMPANY, for such purposes; to make any other elections in respect of any IRA that I could make; to select any payment option under any IRA or employee benefit plan in which I am a participant or to change any such payment option I might have selected; or to make and change beneficiary designations for such plans (including naming my attorney-in-fact or revocable trust as the beneficiary thereof, if doing so is consistent with my overall estate plan).

2. Transfer Property to Trust.

To transfer from time to time and at any time to the trustee(s) of any revocable trust agreement created by me as to which trust I am, during my lifetime, a primary income and principal beneficiary, any and all of my cash, property or interests in property, real or personal, and including any rights to receive income from any source, and for this purpose to enter and remove from any safe deposit box of mine (whether the box is registered in my name alone or jointly with one or more other persons) any of my cash or property and to execute such instruments, deeds, documents and papers to effect the transfers described herein as may be necessary, appropriate, incidental or convenient; provided, that nothing herein shall be construed to authorize my attorney-in-fact to revoke, amend or free any principal from the terms of any such trust or to otherwise take any action in derogation of the powers and authority conferred on the trustee or trustees by the terms of the instrument(s) which established (and which may hereafter amend) such trust.

3. Special Provisions Relating to Edward Jones Trust Company.

I recognize that EDWARD JONES TRUST COMPANY is a subsidiary of The Jones Financial Companies, L.L.P., a Missouri limited liability limited partnership, domiciled in the state of Missouri. While EDWARD JONES TRUST COMPANY is serving as my attorney-in-fact hereunder; the following additional provisions shall apply, and to the extent of any inconsistency between the following provisions and the other provisions of this document, these provisions shall control.

(a) Permitted Activities.

EDWARD JONES TRUST COMPANY and any subsidiary or affiliate of The

Jones Financial Companies, L.L.P. (hereinafter referred to collectively as an “Affiliate”) may deal between my estate and themselves or any other Affiliate in any principal or agency transaction, either party acting in any capacity, in exercising the powers granted to EDWARD JONES TRUST COMPANY under this limited durable power of attorney. The foregoing shall apply regardless of any compensation, gain, or profit derived by any Affiliate acting in any capacity in connection with any such transaction. Any Affiliate may furnish services to my estate in any capacity as may be necessary or desirable to the exercise of the powers granted to EDWARD JONES TRUST COMPANY under this limited durable power of attorney, and may receive customary and reasonable compensation for services in any such capacity. EDWARD JONES TRUST COMPANY or its Affiliates may receive a portion of such fees for providing certain services, which could result in EDWARD JONES TRUST COMPANY potentially favoring these investments over other investments that do not pay a fee to EDWARD JONES TRUST COMPANY.

(b) Nonpublic Information; No Duty to Act.

EDWARD JONES TRUST COMPANY shall be under no duty and shall not be liable to any beneficiary for failure to buy, sell or engage in any transaction directly or indirectly involving securities concerning which EDWARD JONES TRUST COMPANY, in its corporate capacity or otherwise, may have acquired any information which has not been disclosed to the public. In this regard, information required by any Affiliate shall not be imputed to EDWARD JONES TRUST COMPANY.