POWER OF ATTORNEY – IMPORTANT INFORMATION FOR PRINCIPALS:

This Power of Attorney authorizes another person (your Attorney) to make decisions concerning your property for you (the Principal) once the Power of Attorney becomes effective (i.e. effective immediately or upon a doctor's determination of incompetency). Your Attorney will be able to make decisions and act with respect to your property, including your money. This Power of Attorney does not authorize the Attorney to make health care decisions for you.

POWER OF ATTORNEY – IMPORTANT INFORMATION FOR ATTORNEYS:

Attorney's Duties:

When you accept the authority granted under this Power of Attorney, a special legal relationship is created between you and the Principal which imposes legal duties upon you that continue until you resign or until the Power of Attorney is terminated or revoked. You must:

- do what you know the Principal reasonable expects you to do with their property or, if you do not know their expectations, act in the Principal's best interests;
- act in good faith;
- do not exceed the authority granted in this Power of Attorney; and
- disclose your identity as an Attorney whenever you act for the Principal by writing or printing the name of the Principal and signing your own name as "Attorney" in the following manner: "[FIRST NAME] [LAST NAME] by [your signature] as Attorney"

You must also:

- act loyally for the Principal's benefit
- avoid conflicts that would impair your ability to act in the Principal's best interest;
- act with care, competence, and diligence;
- keep a record of all receipts, disbursements, and transactions made on behalf of the Principal;
- cooperate with any person that has authority to make health care decisions for the Principal to do what you know the Principal reasonably expects or, if you do not know the Principal's expectations, to act in the Principal's best interest; and
- attempt to preserve the Principal's estate plan if you know the plan and if preserving the plan is in the Principal's best interest

Termination of the Attorney's Authority:

You must stop acting on behalf of the Principal if you learn of any event that terminated this Power of Attorney or your authority under this Power of Attorney. Events that terminate a Power of Attorney or your authority to act include:

- death of the Principal;
- the Principal's revocation of the Power of Attorney or your authority;
- the occurrence of a termination event stated in the Power of Attorney;
- the purpose of the Power of Attorney is fully accomplished; or
- if you are married to the Principal, a legal action is filed with a count to end your marriage, or for your legal separation (unless special instructions in this Power of Attorney stat that such an action will not terminate your authority)