

Power of Attorney for Finances (Full Power)

1. Principal and Attorney-in-Fact

I, _____ [your name], of _____ [your city and state], appoint _____ [name of your attorney-in-fact] as my attorney-in-fact to act for me in any lawful way with respect to the powers delegated in Part 5 below. If that person (or all of those persons, if I name more than one) is unable or unwilling to serve as attorney-in-fact, I appoint the following alternates, to serve alone in the order named:

First Alternate

Name: _____

Address: _____

Second Alternate

Name: _____

Address: _____

2. Authorization of Attorneys-in-Fact

If I have named more than one attorney-in-fact, they are authorized to act:

jointly.

independently.

3. Delegation of Authority

My attorney-in-fact may delegate, in writing, any authority granted under this power of attorney to a

person he or she selects. Any such delegation shall state the period during which it is valid and specify the extent of the delegation.

My attorney-in-fact may not delegate any authority granted under this power of attorney.

4. Effective Dates

This power of attorney is not durable. It shall begin on _____ and shall continue until terminated in writing, or until _____, whichever comes first.

5. Powers of the Attorney-in-Fact

I grant my attorney-in-fact power to act on my behalf in the following matters, as indicated by my initials next to each granted power or on line (14), granting all the listed powers. Powers that are struck through are not granted.

INITIALS

_____ (1) Real estate transactions.

_____ (2) Tangible personal property transactions.

_____ (3) Stock and bond, commodity, and option transactions.

_____ (4) Banking and other financial institution transactions.

_____ (5) Business operating transactions.

_____ (6) Insurance and annuity transactions.

- _____ (7) Estate, trust, and other beneficiary transactions.
- _____ (8) Living trust transactions.
- _____ (9) Legal actions.
- _____ (10) Personal and family care.
- _____ (11) Government benefits.
- _____ (12) Retirement plan transactions.
- _____ (13) Tax matters.
- _____ (14) ALL POWERS (1 THROUGH 13) LISTED ABOVE.

These powers are defined in Part 13, below.

6. Special Instructions to the Attorney-in-Fact

7. Compensation and Reimbursement of the Attorney-in-Fact

My attorney-in-fact shall not be compensated for services, but shall be entitled to reimbursement, from my assets, for reasonable expenses. Reasonable expenses include but are not limited to reasonable fees for information or advice from accountants, lawyers, or investment experts relating to my attorney-in-fact's responsibilities under this power of attorney.

My attorney-in-fact shall be entitled to reimbursement for reasonable expenses and reasonable compensation for services. What constitutes reasonable compensation shall be determined exclusively by my attorney-in-fact. If more than one attorney-in-fact is named in this document, each shall have the exclusive right to determine what constitutes reasonable compensation for his or her own duties.

My attorney-in-fact shall be entitled to reimbursement for reasonable expenses and compensation for services in the amount of \$_____. If more than one attorney-in-fact is named in this document, each shall be entitled to receive this amount.

8. Personal Benefit to the Attorney-in-Fact

My attorney-in-fact may buy any assets of mine or engage in any transaction he or she deems in good faith to be in my interest, no matter what the interest or benefit to my attorney-in-fact.

My attorney-in-fact may buy any assets of mine or engage in any transaction he or she seems in good faith to be in my interest, no matter what the interest or benefit to my attorney-in-fact. However, if an alternate attorney-in-fact is serving under this document, he or she may not benefit personally from any transaction engaged in on my behalf.

My attorney-in-fact may not benefit personally from any transaction engaged in on my behalf.

9. Commingling by the Attorney-in-Fact

My attorney-in-fact may commingle any of my funds with any funds of his or hers.

My attorney-in-fact may commingle any of my funds with his or hers. However, if an alternate attorney-in-fact is serving under this document, the alternate attorney-in-fact may not commingle any of my funds with any funds of his or hers.

My attorney-in-fact may not commingle any of my funds with any funds of his or hers.

10. Liability of the Attorney-in-Fact

My attorney-in-fact shall not incur any liability to me, my estate, my heirs, successors, or assigns for acting or refraining from acting under this document, except for willful misconduct or gross negligence. My attorney-in-fact is not required to make my assets produce income, increase the value of my estate, diversify my investments, or enter into transactions authorized by this document, as long as my attorney-in-fact believes his or her actions are in my best interests or in the interests of my estate and of those interested in my estate. A successor attorney-in-fact shall not be liable for acts of a prior attorney-in-fact.

11. Reliance on This Power of Attorney

Any third party who receives a copy of this document may rely on and act under it. Revocation of the power of attorney is not effective as to a third party until the third party has actual knowledge of the revocation. I agree to indemnify the third party for any claims that arise against the third party because of reliance on this power of attorney.

12. Severability

If any provision of this document is ruled unenforceable, the remaining provisions shall stay in effect.

13. Definition of Powers Granted to the Attorney-in-Fact

The powers granted in Part 5 of this document authorize my attorney-in-fact to do the following:

(1) Real estate transactions

Act for me in any manner to deal with all or any part of any interest in real property that I own at the time of execution of this document or later acquire, under such terms, conditions, and covenants as my attorney-in-fact deems proper. My attorney-in-fact's powers include but are not limited to the power to:

- (a) Accept as a gift, or as security for a loan, reject, demand, buy, lease, receive, or otherwise acquire ownership or possession of any estate or interest in real property.
- (b) Sell, exchange, convey with or without covenants, quitclaim, release, surrender, mortgage, encumber, partition or consent to the partitioning of, grant options concerning, lease, sublet, or otherwise dispose of any interest in real property.
- (c) Maintain, repair, improve, insure, rent, lease, and pay or contest taxes or assessments on any estate or interest in real property I own or claim to own.
- (d) Prosecute, defend, intervene in, submit to arbitration, settle, and propose or accept a compromise with respect to any claim in favor of or against me based on or involving any real estate transaction.

(2) Tangible personal property transactions

Act for me in any manner to deal with all or any part of any interest in personal property that I own at the time of execution of this document or later acquire, under such terms as my attorney-in-fact deems proper. My attorney-in-fact's powers include but are not limited to the power to lease, buy, exchange, accept as a gift or as security for a loan, acquire, possess, maintain, repair, improve, insure, rent, convey, mortgage, pledge, and pay or contest taxes and assessments on any tangible personal property.

(3) Stock and bond, commodity, option, and other securities transactions

Do any act which I can do through an agent, with respect to any interest in a bond, share, other instrument of similar character, or commodity. My attorney-in-fact's powers include but are not limited to the power to:

- (a) Accept as a gift or as security for a loan, reject, demand, buy, receive, or otherwise acquire ownership or possession of any bond, share, instrument of similar character, commodity interest or any investment with respect thereto, together with the interest, dividends, proceeds, or other distributions connected with it.
- (b) Sell (including short sales), exchange, transfer, release, surrender, pledge, trade in, or otherwise dispose of any bond, share, instrument of similar character, or commodity interest.
- (c) Demand, receive, and obtain any money or other thing of value to which I am or may become or may claim to be entitled as the proceeds of any interest in a bond, share, other instrument of similar character, or commodity interest.
- (d) Agree and contract, in any manner, with any broker or other person and on any terms, for the accomplishment of any purpose listed in this section.
- (e) Execute, acknowledge, seal, and deliver any instrument my attorney-in-fact thinks useful to accomplish a purpose listed in this section, or any report or certificate required by law or regulation.

(4) Banking and other financial institution transactions

Do any act that I can do through an agent in connection with any banking transaction that might affect my financial or other interests. My attorney-in-fact's powers include but are not limited to the power to:

- (a) Continue, modify, and terminate any deposit account or other banking arrangement, or open either in the name of the agent alone or my name alone or in both our names jointly, a deposit account of any type in any financial institution, rent a safe deposit box or vault space, have access to a safe deposit box or vault to which I would have access, and make other contracts with the institution.
- (b) Make, sign, and deliver checks or drafts, and withdraw my funds or property from any financial institution by check, order, or otherwise.
- (c) Prepare financial statements concerning my assets and liabilities or income and expenses and deliver them to any financial institution, and receive statements, notices, or other documents from any financial institution.
- (d) Borrow money from a financial institution on terms my attorney-in-fact deems acceptable, give security out of my assets, and pay, renew, or extend the time of payment of any note given by or on my behalf.

(5) Business operating transactions

Do any act that I can do through an agent in connection with any business operated by me that my attorney-in-fact deems desirable. My attorney-in-fact's powers include but are not limited to the power to:

- (a) Perform any duty and exercise any right, privilege, or option which I have or claim to have under any contract of partnership, enforce the terms of any partnership agreement, and defend, submit to arbitration, or settle any legal proceeding to which I am a party because of membership in a partnership.
- (b) Exercise in person or by proxy and enforce any right, privilege, or option which I have as the holder of any bond, share, or instrument of similar character and defend, submit to arbitration, or settle a legal proceeding to which I am a party because of any such bond, share, or instrument of similar character.
- (c) With respect to a business owned solely by me, continue, modify, extend, or terminate any contract on my behalf; demand and receive all money that is due or claimed by me and use such funds in the operation of the business; engage in banking transactions my attorney-in-fact deems desirable; determine the location of the operation, the nature of the business it undertakes, its name, methods of manufacturing, selling, marketing, financing and accounting, form of organization and insurance, and method of hiring and paying employees and independent contractors.
- (d) Execute, acknowledge, seal, and deliver any instrument of any kind that my attorney-in-fact thinks useful to accomplish any purpose listed in this section.
- (e) Pay, compromise, or contest business taxes or assessments.
- (f) Demand and receive money or other things of value to which I am or claim to be entitled as the proceeds of any business operation, and conserve, invest, disburse, or use anything so received for purposes listed in this section.

(6) Insurance and annuity transactions

Do any act that I can do through an agent, in connection with any insurance or annuity policy, that my attorney-in-fact deems desirable. My attorney-in-fact's powers include but are not limited to the power to:

- (a) Continue, pay the premium on, modify, rescind, or terminate any annuity or policy of life, accident, health, disability, or liability insurance procured by me or on my behalf before the execution of this power of attorney. My attorney-in-fact cannot name himself or herself as beneficiary of a renewal, extension, or substitute for such a policy unless he or she was already the beneficiary before I signed the power of attorney.

(b) Procure new, different, or additional contracts of health, disability, accident, or liability insurance on my life; modify, rescind, or terminate any such contract and designate the beneficiary of any such contract.

(c) Sell, assign, borrow on, pledge, or surrender and receive the cash surrender value of any policy.

(7) Estate, trust, and other beneficiary transactions

Act for me in all matters that affect a trust, probate estate, guardianship, conservatorship, escrow, custodianship, or other fund from which I am, may become or claim to be entitled, as a beneficiary, to a share or payment. My attorney-in-fact's authority includes the power to disclaim any assets from which I am, may become, or claim to be entitled, as a beneficiary, to a share or payment.

(8) Living trust transactions

Transfer ownership of any property over which he or she has authority under this document to the trustee of a revocable trust I have created as settlor. Such property may include real estate, stocks, bonds, accounts with financial institutions, insurance policies, or other property.

(9) Legal actions

Act for me in all matters that affect claims in favor of or against me and proceedings in any court or administrative body. My attorney-in-fact's powers include but are not limited to the power to:

(a) Hire an attorney to assert any claim or defense before any court, administrative board, or other tribunal.

(b) Submit to arbitration or mediation or settle any claim in favor of or against me or any litigation to which I am a party, pay any judgment or settlement, and receive any money or other things of value paid in settlement.

(10) Personal and family care

Do all acts necessary to maintain my customary standard of living, and that of my spouse and children and other persons customarily supported by or legally entitled to be supported by me. My attorney-in-fact's powers include but are not limited to the power to:

(a) Pay for medical, dental, and surgical care, living quarters, usual vacations and travel expenses, shelter, clothing, food, appropriate education, and other living costs.

(b) Continue arrangements with respect to automobiles or other means of transportation; charge accounts; discharge of any services or duties assumed by me to any parent, relative, or friend; and contributions or payments incidental to membership or affiliation in any church, club, society, or other organization.

(11) Government benefits

Act for me in all matters that affect my right to government benefits, including Social Security, Medicare, Medicaid or other governmental programs, or civil or military service. My attorney-in-fact's powers include but are not limited to the power to:

(a) Prepare, execute, file, prosecute, defend, submit to arbitration, or settle a claim on my behalf to benefits or assistance, financial or otherwise.

(b) Receive the proceeds of such a claim and conserve, invest, disburse, or use them on my behalf.

(12) Retirement plan transactions

Act for me in all matters that affect my retirement plans. My attorney-in-fact's powers include but are not limited to the power to select payment options under any retirement plan in which I participate, make contributions to those plans, exercise investment options, receive payment from a plan, roll over plan benefits into other retirement plans, designate beneficiaries under those plans, and change existing beneficiary designations.

(13) Tax matters

Act for me in all matters that affect my local, state, and federal taxes. My attorney-in-fact's powers include but are not limited to the power to:

(a) Prepare, sign, and file federal, state, local, and foreign income, gift, payroll, Federal Insurance Contributions Act returns, and other tax returns; claims for refunds; requests for extension of time; petitions; any power of attorney required by the Internal Revenue Service or other taxing authority; and other documents.

(b) Pay taxes due, collect refunds, post bonds, receive confidential information, exercise any election available to me, and contest deficiencies determined by a taxing authority.

I understand the importance of the powers I delegate to my attorney-in-fact in this document. I recognize that the document gives my attorney-in-fact broad powers over my assets.

Signed: This _____ day of _____, _____

State of: _____ County of: _____

Signature: _____, Principal

Social Security Number: _____

Witnesses

On the date written above, the principal declared to me that this instrument is his or her financial power of attorney, and that he or she willingly executed it as a free and voluntary act. The principal signed this instrument in my presence.

Witness 1

Signature: _____

Name: _____

Address: _____

Address: _____

Witness 2

Signature: _____

Name: _____

Address: _____

Address: _____

