

(12) To exercise any right, option, or privilege available to me under or in connection with any life insurance policy, including, but not limited to, the right to surrender of the policy, make a policy loan, and change the beneficiary; and

(13) Without in anywise limiting the foregoing, generally to do, execute and perform any other act, deed, matter, or thing whatsoever that ought to be done, executed and performed, or that in the opinion of my said attorney ought to be done, executed, or performed in and about the premises of every nature and kind whatsoever as fully and effectually as I could do, if personally present.

And I do hereby ratify and confirm all whatsoever my said attorney or my attorney's substitute or substitutes shall do or cause to be done in or about the premises by virtue of this power of attorney.

This power of attorney shall not be affected by physical disability or mental incompetence of the principal which renders the principal incapable of managing his own estate.

IN WITNESS WHEREOF, I have hereunto set my Hand and Seal this 18th day of July, 19 79.

Sara K. Reed (SEAL)

Sara K. Reed

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