

14. To renounce and disclaim any interest otherwise passing to me by testate or intestate succession or by inner vivos transfer;

15. To have access to any and all safe deposit boxes which I am now or may become possessed and to remove therefrom any securities, papers or other articles;

16. To expend or distribute income or principal of my estate for the support, education, care or benefit of me and my dependents;

17. To make gifts to any one or more of my spouse and my descendants (if any) of whatever degree including any one or more of my said attorneys who is a spouse or descendant of mine) in amounts not exceeding \$10,000.00 annually with respect to any one of them and gifts to charity in amounts not exceeding twenty percent of my federal adjusted gross income in one year;

18. To exercise my rights to elect options and change beneficiaries under insurance and annuity policies and to surrender the policies for their cash flow.

INCIDENTAL POWERS

In order to make the transfers described above, my Attorney is fully authorized and empowered to execute documents and papers, including deeds of my interests in real property, promissory notes, mortgages, bills of sale of my personalty, assignments of my intangibles (including my Certificates of Deposit), to make and/or endorse my checks, make savings

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