Suggested Modifications to Statutory Short Form Power of Attorney: New York Statutory Major Gifts Rider

(Please review these carefully to ensure these modifications are applicable to/desired by the Principal. Some of the modifications are mutually exclusive.) Modifications may be made under paragraph (b) and/or (c) as indicated below.

Modification of Gift Giving Authority:

Paragraph (b)

1.   Any gift of my property may be transferred in cash or in kind, and may pass outright to the recipient or may be transferred to a custodian under the Uniform Transfer to Minors Act which may be established by my agent.

2.   Any gift made of my property may be transferred to a trust for the benefit of the recipient. Such trust may be an existing trust or a trust which can be created by my agent for the benefit of the recipient.

3.   In making gifts of my property, my "best interest" shall include gifts which would be likely to cause a reduction in estate tax due or which would carry out a plan for the protection of my assets against the costs of nursing home care in the foreseeable future.

4.   My agent shall be authorized to make gifts to charities or individuals so long as such gifts are consistent with a gifting pattern I have established previously. For example, charitable pledges, regular gifts to my church, or other charities may be carried out or continued at the levels I have previously given at.

Paragraph (b and c)

5.   My wife/husband shall be entitled to give himself/herself any amount of my property. He/she shall also be entitled to give any amount of my property to any descendant of mine without regard to equality or proportionality.

6.   When a child of mine acts as agent hereunder the agent/child shall be prohibited from making any gift to himself/herself that exceeds the least amount which is gifted to a sibling of the agent or to the descendants, collectively, of any deceased sibling.

7.   Any agent who is not my spouse or descendant shall not be eligible to receive any gift of my property hereunder.

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