

Registration: _____

ACCOUNT No. A6R - _____

REVOCABLE POD TRUST AGREEMENT

Pursuant to this Revocable POD (Payable on Death) Trust Agreement, the undersigned Grantor(s) (hereinafter "Grantor") hereby established with National Financial Services Corporation an account ("Account"), all funds of which, together with the earnings thereon and any future additions thereto, are conveyed to the Trustee(s) (hereinafter "Trustee") named herein in trust for the beneficiary or beneficiaries as indicated herein.

The conditions of said trust are:

- 1 The Trustee is authorized to hold, manage, pledge, invest, and reinvest said funds in his sole discretion.
- 2 Grantor reserves the right to revoke said trust in whole or in part at any time, and any partial or complete withdrawal from the Account by the Trustee, if he is the Grantor, shall be a revocation by the Grantor to the extent of such withdrawal, but no other revocation shall be valid unless written notice is given to National Financial Services Corporation.
- 3 Should the Trustee, where such Trustee is not the Grantor, be unable or unwilling to serve, the Grantor shall become the successor Trustee unless and until the Grantor appoints another successor Trustee. Any successor Trustee shall have the powers of the original Trustee.
- 4 This trust, subject to the right of revocation, shall continue for the life of the Grantor, or the surviving one if there shall be more than one, but in no event beyond the life of the last surviving beneficiary named herein. Upon the death of the Grantor, or the surviving one if there shall be more than one, the ownership of all funds in the Account shall be transferred to the beneficiary herein named or, if more than one beneficiary is herein named, to all surviving beneficiaries equally.
- 5 National Financial Services Corporation is authorized to pay out the funds in the Account or to act in any respect affecting the Account before or after the termination of this trust, upon the direction of the Trustee, or any one of them if there should be more than one, and has no responsibility to follow the application of the funds.

Account No. A6R - _____

Name of Trustee(s) _____

Address: _____

Name(s) of Beneficiary(ies)

1.) Name: _____

Address: _____

Date of Birth: _____ Social Security Number: _____

Relationship to Grantor: Spouse Child Grandchild

2.) Name: _____

Address: _____

Date of Birth: _____ Social Security Number: _____

Relationship to Grantor: Spouse Child Grandchild

3.) Name: _____

Address: _____

Date of Birth: _____ Social Security Number: _____

Relationship to Grantor: Spouse Child Grandchild

4.) Name: _____

Address: _____

Date of Birth: _____ Social Security Number: _____

Relationship to Grantor: Spouse Child Grandchild

In this instrument, except as otherwise indicated, the singular includes the plural and the masculine includes the feminine and the neuter.

Executed this ___ day of _____

Grantor _____

Grantor _____