

**DURABLE GENERAL POWER OF ATTORNEY  
NOTICE**

THE PURPOSE OF THIS POWER OF ATTORNEY IS TO GIVE THE PERSON YOU DESIGNATE (YOUR "AGENT") BROAD POWERS TO HANDLE YOUR PROPERTY, WHICH MAY INCLUDE POWERS TO SELL OR OTHERWISE DISPOSE OF ANY REAL OR PERSONAL PROPERTY WITHOUT ADVANCE NOTICE TO YOU OR APPROVAL BY YOU.

THIS POWER OF ATTORNEY DOES NOT IMPOSE A DUTY ON YOUR AGENT TO EXERCISE GRANTED POWERS, BUT WHEN POWERS ARE EXERCISED, YOUR AGENT MUST USE DUE CARE TO ACT FOR YOUR BENEFIT AND IN ACCORDANCE WITH THIS POWER OF ATTORNEY.

YOUR AGENT MAY EXERCISE THE POWERS GIVEN HERE THROUGHOUT YOUR LIFETIME, EVEN AFTER YOU BECOME INCAPACITATED, UNLESS YOU EXPRESSLY LIMIT THE DURATION OF THESE POWERS OR YOU REVOKE THESE POWERS OR A COURT ACTING ON YOUR BEHALF TERMINATES YOUR AGENT'S AUTHORITY.

YOUR AGENT MUST ACT IN ACCORDANCE WITH YOUR REASONABLE EXPECTATIONS TO THE EXTENT ACTUALLY KNOWN BY YOUR AGENT AND, OTHERWISE, IN YOUR BEST INTEREST, ACT IN GOOD FAITH AND ACT ONLY WITHIN THE SCOPE OF AUTHORITY GRANTED BY YOU IN THE POWER OF ATTORNEY.

THE LAW PERMITS YOU, IF YOU CHOOSE, TO GRANT BROAD AUTHORITY TO AN AGENT UNDER POWER OF ATTORNEY, INCLUDING THE ABILITY TO GIVE AWAY ALL OF YOUR PROPERTY WHILE YOU ARE ALIVE OR TO SUBSTANTIALLY CHANGE HOW YOUR PROPERTY IS DISTRIBUTED AT YOUR DEATH. BEFORE SIGNING THIS DOCUMENT, YOU SHOULD SEEK THE ADVICE OF AN ATTORNEY AT LAW TO MAKE SURE YOU UNDERSTAND IT.

A COURT CAN TAKE AWAY THE POWERS OF YOUR AGENT IF IT FINDS YOUR AGENT IS NOT ACTING PROPERLY.

THE POWERS AND DUTIES OF AN AGENT UNDER A POWER OF ATTORNEY ARE EXPLAINED MORE FULLY IN 20 PA. C.S. CH. 56.

IF THERE IS ANYTHING ABOUT THIS FORM THAT YOU DO NOT UNDERSTAND, YOU SHOULD ASK A LAWYER OF YOUR OWN CHOOSING TO EXPLAIN IT TO YOU.

I HAVE READ OR HAD EXPLAINED TO ME THIS NOTICE AND I UNDERSTAND ITS CONTENTS.

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NAME

DATE

**\*\*\*\*\* This Notice is required under Pennsylvania Law  
pursuant to 20 Pa. C.S. § 5601(c) \*\*\*\*\***

**DURABLE GENERAL POWER OF ATTORNEY  
OF  
[NAME]**

I, \_\_\_\_\_, hereby appoint \_\_\_\_\_ my agent for me and in my name to:

(1) **Engage in banking and financial transactions.** Sign checks, drafts, orders, notes, bills of exchange and other instruments ("items") or otherwise make withdrawals from checking, savings, transaction, deposit, loan or other accounts in my name and endorse items payable to me and receive the proceeds in cash or otherwise.

Open and close such accounts in my name, purchase and redeem savings certificates, certificates of deposit or similar instruments in my name and execute and deliver receipts for any funds withdrawn or certificates redeemed.

Deposit any funds received for me in my accounts.

Do all acts regarding checking, savings, transaction, deposit, loan or other accounts, savings certificates, certificates of deposit or similar instruments, the same as I could do if personally present.

Sign any tax information or reporting form required by federal, state or local taxing authorities, including, but not limited to, any Form W-9 or similar form.

In general, transact any business with a banking or financial institution that I could if present.

(2) **Enter safe deposit boxes.** Enter any safe deposit box in my name; add to or remove the contents of such box; open and close safe deposit boxes in my name; provided, however, my agent shall not deposit or keep in any safe deposit box of mine any property in which my agent has a personal interest.

(3) **Pursue tax matters.** Prepare, sign, verify and file any tax return on my behalf, including, but not limited to, joint returns and declarations of estimated tax; examine and copy all of my tax returns and tax records.

Sign an Internal Revenue Service power of attorney form.

Represent me before any taxing authority; protest and litigate tax assessments; claim, sue for and collect tax refunds; waive rights and sign all documents required to settle, pay and determine tax liabilities; sign waivers extending the period of time for the assessment of taxes or tax deficiencies.

In general, exercise all powers with respect to tax matters that I could if present.

(4) **Engage in real property transactions.** Acquire or dispose of real property (including my residence) or any interest therein, including, but not limited to, the power to buy or sell at public or private sale for cash or credit or partly for each; exchange, mortgage, encumber, lease for any period of time; give or acquire options for sales, purchases, exchanges or leases; buy at judicial sale any property on which I hold a mortgage.

Manage, repair, improve, maintain, restore, alter, build, protect or insure real property; demolish structures or develop real estate or any interest in real estate.

Collect rent, sale proceeds and earnings from real estate; pay, contest, protest and compromise real estate taxes and assessments.

Release, in whole or in part, assign the whole or a part of, satisfy in whole or in part and enforce any mortgage, encumbrance, lien or other claim to real property.

Grant easements, dedicate real estate, partition and subdivide real estate and file plans, applications or other documents in connection therewith.

In general, exercise all powers with respect to real property that I could if present.

(5) **Engage in tangible personal property transactions.** Buy, sell, lease, exchange, collect, possess and take title to tangible personal property.

Move, store, ship, restore, maintain, repair, improve, manage, preserve and insure tangible personal property.

In general, exercise all powers with respect to tangible personal property that I could if present.

(6) **Engage in stock, bond, and other securities transactions.** Buy or sell (including short sales) at public or private sale for cash or credit or partly for cash all types of stocks, bonds and securities; exchange, transfer, hypothecate, pledge or otherwise dispose of any stock, bond or other security.

Collect dividends, interest and other distributions.

Vote in person or by proxy, with or without power of substitution, either discretionary, general or otherwise, at any meeting.

Join in any merger, reorganization, voting-trust plan or other concerted action of security holders and make payments in connection therewith.

Hold any evidence of the ownership of any stock, bond or other security belonging to me in the name of a nominee selected by my agent.

Deposit or arrange for the deposit of securities in a clearing corporation as defined in Division 8 (relating to investment securities) of Title 13 Purdon's Pennsylvania Consolidated Statutes (13 Pa. C.S. §8101 et seq.), as amended.

Receive, hold or transfer securities in book-entry form.

In general, exercise all powers with respect to stocks, bonds and securities that I could if present.

(7) **Engage in commodity and option transactions.** Buy, sell, exchange, assign, convey, settle and exercise commodities future contracts and call and put options on stocks and stock indices traded on a regulated options exchange and collect and receipt for all proceeds of any such transactions.

Establish or continue option accounts for me with any securities of a futures broker.

In general, exercise all powers with respect to commodity and option transactions that I could if present.

(8) **Borrow money.** Borrow money and pledge or mortgage as security therefor any properties that I own.

(9) **Employ others.** Employ and dismiss custodians, accountants, lawyers, investment advisors, workmen, servants and other persons and pay them such remuneration as my said agent shall deem proper.

(10) **Pursue claims and litigation.** Institute, prosecute, defend, abandon, arbitrate, compromise, settle or otherwise dispose of, and appear for me in, any legal proceedings before any tribunal regarding any claim relating to me or to any property interest of mine.

Collect and receipt for any claim or settlement proceeds; waive or release my rights; employ and discharge attorneys and others on such terms (including contingent fee arrangements) as my agent deems appropriate.

In general, exercise all powers with respect to claims and litigation that I could if present.

(11) **Claim an elective share of the estate of my deceased spouse.** Elect to take against the will and conveyances of my deceased spouse, disclaim any interest in property which I am required to disclaim as a result of such election, retain any property which I have the right to elect to retain, file petitions pertaining to the election, including petitions to extend the time for electing and petitions for orders, decrees and judgments in accordance with Section 2211(c) and (d) (relating to determination of effect of election; enforcement) of the Pennsylvania Probate, Estates and Fiduciaries Code (20 Pa. C.S. §2211(c) and (d)), as amended, and take all other actions which my agent deems appropriate in order to effectuate the election.

(12) **Renounce fiduciary positions.** Renounce any fiduciary positions to which I have been appointed, including, but not limited to, executor, administrator, trustee, guardian, agent, or officer or director of a corporation; resign such fiduciary position in which capacity I am presently serving, and either file an accounting with a court of competent jurisdiction or settle on a receipt and release or other informal method, as my agent deems advisable.

(13) **Handle interests in estates and trusts.** Receive a bequest, devise, gift or other transfer of real or personal property to me in my own right or as a fiduciary for another and give full receipt and acquittance therefor or a refunding bond therefor; approve accounts of any estate, trust, partnership or other transaction in which I may have an interest; and enter into any compromise and release in regard thereto.

(14) **Create a trust for my benefit.** Execute a deed of trust for my benefit with such trustees as my agent selects (including my agent), and deliver and convey any or all of my assets to the trustee or trustees of such trust that provides that all income and corpus shall either be distributed to me or the guardian of my estate, or be applied for my benefit in such amounts as I or my agent shall request or as the trustee or trustees shall determine, and that on my death any remaining balance of unexpended income and corpus shall be distributed to my estate, and that the trust may be revoked or amended, in whole or in part, by me or my agent at any time and from time to time; provided, however, that any amendment by my agent shall not include any provision that could not have been included in the original deed.

(15) **Make additions to an existing trust for my benefit.** At any time or times, add any or all of the property owned by me to any trust in existence when this power was created, provided that the terms of such trust relating to the disposition of the income and corpus during my lifetime are the same as those set forth in the immediately preceding paragraph.

(16) **Withdraw and receive the income or corpus of a trust.** Demand, withdraw and receive the income or corpus of any trust over which I have the power to make withdrawals; request and receive the income or corpus of any trust with respect to which the trustee has the discretionary power to make distribution to me or on my behalf; and execute a receipt and release or similar document for the property received above.

(17) **Receive government benefits.** Prepare, sign and file any claim or application for Social Security, unemployment, military service or other government benefits; collect and receipt for all government benefits or assistance; and, in general, exercise all powers with respect to government benefits that I could if present.

(18) **Financial Planning and Gifting Powers:**

a. **Engage in insurance transactions.** Purchase, continue, renew, convert or terminate any type of insurance (including, but not limited to, life, accident, health, disability or liability insurance) and pay premiums and collect benefits and proceeds under insurance policies.

Exercise nonforfeiture provisions under insurance policies.

In general, exercise all powers with respect to insurance that I could if present; however, my agent cannot designate himself or herself beneficiary of a life insurance policy unless such agent is my spouse, child, grandchild, parent, brother or sister.

b. **Engage in retirement plan transactions.** Contribute to, withdraw from and deposit funds in any type of retirement plan (including, but not limited to, any tax qualified or non-qualified pension, profit sharing, stock bonus, employee savings and retirement plan, deferred compensation plan or individual retirement account), select and change payment options for me, make rollover contributions from any retirement plan to other retirement plans and, in general, exercise all powers with respect to retirement plans that I could if present; however, my agent cannot designate himself or herself beneficiary of a retirement plan unless such agent is my spouse, child, grandchild, parent, brother or sister.

c. **Disclaim any interest in property.** Release or disclaim any interest in property on my behalf in accordance with Chapter 62 (relating to disclaimers) or Section 6103 (relating to release or disclaimer of powers or interests) of the Pennsylvania Probate, Estates and Fiduciaries Code (20 Pa. C.S. §6201 et seq. and §6103), as amended.

d. **Make gifts.** Make gifts for me and on my behalf to any individual donees (including my agent) and to any charitable institution that is an organization described in Section 501(c)(3) of the Internal Revenue Code of 1986, as amended, or successor provisions (the "Code"), contributions to which qualify for the income and gift tax charitable deductions for federal income and gift tax purposes, in such amounts as my agent may decide, either outright or in trust or, in the case of a gift to a minor, in accordance with Chapter 53 (relating to Pennsylvania Uniform Transfers to Minors Act) or Section 5155 (relating to order of court) of the Pennsylvania Probate, Estates and Fiduciaries Code (20 Pa. C.S. §5301 et seq. and §5155), as amended. In the case of a gift made in trust, my agent may execute a deed of trust for such purpose, designating one or more persons (including my agent) as original or successor trustees, or may make additions to an existing trust. In making gifts, my agent need not treat the donees equally or proportionately and may entirely exclude one or more permissible donees, and the pattern followed on the occasion of any gift or gifts need not be followed on the occasion of any other gift or gifts.

No transfer agent, depository or other third party acting in good faith shall have any responsibility to see to the proper discharge by my agent of the duties of my agent hereunder.

In exercising the foregoing powers, my agent shall act as a fiduciary in a manner that is consistent with prudent estate planning and financial management for me, and consistent with my known or probable intent with respect to the disposition of the property that is subject to the foregoing powers.

(19) **Powers generally.** Perform all acts, deeds, matters and things in connection with my property and estate which, in the opinion of my said agent are reasonable, necessary and proper, with the same validity as I could have done if personally present and as fully, effectually and absolutely as if my said agent was the absolute owner and possessor thereof, hereby ratifying and confirming all my said agent or any substitutes shall do by virtue hereof.

All powers described in this document shall be exercisable with respect to any matter in which I am in any way interested at the giving of this power of attorney or thereafter and whether arising in the Commonwealth of Pennsylvania or elsewhere.

I authorize my agent (and any successor) to appoint a successor (or successors) by a writing executed during the lifetime of such agent (or successor).

This Durable General Power of Attorney shall not be affected by my subsequent disability or incapacity. This Durable General Power of Attorney shall be valid notwithstanding the lapse of time since execution.

If I shall be adjudicated an incapacitated person, I nominate my agent as guardian of my estate.



COMMONWEALTH OF PENNSYLVANIA               :  
  : ss  
COUNTY OF   :

On this          day of   , 20    , before me, the subscriber, a Notary Public in and for the Commonwealth of Pennsylvania, personally appeared the above named                      and acknowledged the foregoing Durable General Power of Attorney to be his act and deed and desired that the same might be recorded as such.

WITNESS my hand and seal the day and year aforesaid.

\_\_\_\_\_  
Notary Public  
My commission expires:



I, \_\_\_\_\_, have read the attached Power of Attorney and am the person identified as the agent for the principal, \_\_\_\_\_. I hereby acknowledge that when I act as agent:

I shall act in accordance with the principal's reasonable expectations to the extent actually known by me and, otherwise, in the principal's best interest, act in good faith and act only within the scope of authority granted to me by the principal in the power of attorney.

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AGENT

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DATE