

To reduce the liability of the trustee and to allow for possible reduction in fees and administrative costs the following may be considered;

Special provisions regarding Life Insurance:

Right of Trustees to Accept and Retain Life Insurance Policies Without Liability. Trustees may, without liability, accept and retain policies of insurance on the life of either or both Trustors, and member of the Trustors' family, or any other person in whose life Trustees have an insurable interest. Trustees shall have no duty at any time during the term of any trust hereunder to diversify with respect to such policies or to inquire into the suitability of any insurance policy or the financial condition of any insurer.

Right of Trustees to Purchase Life Insurance Without Any Duty To Diversify; Limited Liability. Trustees may purchase insurance on the life of either or both Trustor, any member of Trustors' family, or any other person in whose life Trustees have an insurable interest. Such purchase and payment of subsequent premiums may utilize all or any part of trust assets without any duty to diversify the investments of the trust in assets other than life insurance. Trustees may purchase all insurance held hereunder from one or more insurers without any duty to diversify the types of policies or to purchase policies for more than one insurer. Trustees may, without incurring any liability to any person, purchase such policies upon the recommendation of an experienced insurance advisor. Trustees shall be under no liability at any time during the term of any trust hereunder to any person

for any loss suffered as a result of the financial condition, including insolvency, of any insurer.

Payment of Life Insurance Premiums. Trustees may pay premiums on life insurance policies and may utilize all or any part of trust assets to do so without any duty to diversify the investments of the trust in assets other than life insurance and without incurring any liability to any person in this trust.