STIFEL | TRUST SERVICES

STIFEL TRUST COMPANY, N.A.

SAMPLE TRUST CLAUSES

Stifel Trust Company, N.A. ("Stifel Trust") is a federally chartered trust company and can serve in fiduciary capacities throughout the United States. We stand ready to serve as trustee, co-trustee, agent, personal representative (executor), or custodian for clients who might benefit from the services of a professional, independent fiduciary. These sample clauses are provided for use by attorneys drafting trusts and other documents in which Stifel Trust is named in a present or future capacity.

In all documents in which Stifel Trust is named, the correct designation is: "Stifel Trust Company, N.A."

Please note with respect to future appointments: Stifel Trust does not execute or "accept" instruments until called upon to serve. Once clients have executed their documents we are pleased to keep photocopies in our files for future reference.

Please note with respect to powers of attorney: Stifel Trust does not serve under a general power of attorney nor any health care power of attorney.

If you have any questions about these provisions or Stifel Trust's services, please contact your client's Financial Advisor, or call (314) 342-4450.

Trustee's Fees

The corporate trustee is authorized to charge fees for its services according to its published schedule of fees in effect at the time services are rendered. These fees shall not be diminished by any other fees paid to any affiliates of corporate trustee for services rendered.

No Review of Prior Trustee's Actions

No successor trustee hereunder shall have any responsibility to review the actions or accountings of its predecessor trustees, and each successor Trustee hereunder is expressly relieved from any liability or responsibility for the actions or failure to act of any predecessor.

Resignation of Trustee

A trustee may resign upon at least 30 days' notice to the Current Beneficiaries of the trust. For purposes of this paragraph, "Current Beneficiaries" means beneficiaries who are currently eligible to receive distributions of trust income, whether mandatory or discretionary. A majority of the Current Beneficiaries may appoint the next trustee, who cannot be a Current Beneficiary or someone related to a Current Beneficiary, if the terms of this document do not provide for another method of naming a successor trustee, and there is a vacancy in the office of trustee, a legally incapacitated Current Beneficiary may be represented by that beneficiary's legal or natural guardian.

Small Trust Termination

The trustee may terminate the trust if the trustee concludes that the value of the trust property is insufficient to justify the cost of administration. Upon termination of a trust under this provision, the trustee shall distribute the trust property in a manner consistent with the purposes of the trust.

Trust and fiduciary services are provided by Stifel Trust Company, N.A. and Stifel Trust Company Delaware, N.A. (collectively Stifel Trust Companies), wholly owned subsidiaries of Stifel Financial Corp. and affiliates of Stifel, Nicolaus & Company, Incorporated, Member SIPC & NYSE. **Unless otherwise specified, products purchased from or held by Stifel Trust Companies are not insured by the FDIC or any other government agency, are not deposits or other obligations of Stifel Trust Companies, are not guaranteed by Stifel Trust Companies, and are subject to investment risks, including possible loss of the principal invested.** Neither Stifel Trust Companies nor affiliated companies provide legal or tax advice.

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