

## **Disclaimer Regarding Legal Advice and Acknowledgment of Delegation of Investment Functions**

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By my signature below, I acknowledge and agree that:

1. Neither the Trustee, nor any of its employees or agents, have offered or given me any legal advice regarding the Joinder Agreement or the trust, the suitability of the Joinder Agreement or the Trust as it may apply to the Grantor/Beneficiary=s particular circumstances.
2. I understand that there will be limitations on how funds may be utilized, including the fact that no payment may be made directly to a Beneficiary and all distributions must directly benefit the Beneficiary. The Trustee may not use sub-account funds to make gifts on behalf of the Beneficiary.
3. Each request for a distribution must be accompanied by a distribution request form (provided in the Welcome Packet) and a bill, receipt or other appropriate statement showing the expenditure made or proposed that benefits the Beneficiary.
4. If the Beneficiary is receiving Supplemental Security Income (SSI), there will be additional restrictions, which will be detailed in the Welcome Packet.
5. If I request that an individual be paid for services rendered to the Beneficiary, and the individual providing these services is not in the routine business of providing such services, then there will be specific accounting, tax, employment and reporting requirements associated with such employment pursuant to state and federal law.
6. I understand the Life Plan of Kentucky, Inc., a non-profit corporation formed for this purpose, maintains managerial control over the Trust. I understand that the Trustee has authority to appoint one or more investment advisors, which advisor(s) shall be responsible for the investments of the Trust. If a change in investment advisor(s) is made by the Trustee, the Beneficiary or the Beneficiary=s representative will be notified in writing.
7. I have been encouraged to, and have had a full, complete, and fair opportunity to, seek independent tax and legal counsel.

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Grantor

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Signed

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Date