POWER OF ATTORNEY NEW YORK STATUTORY GIFTS RIDER AUTHORIZATION FOR CERTAIN GIFT TRANSACTIONS

CAUTION TO THE PRINCIPAL: This OPTIONAL rider allows you to authorize your agent to make gifts in excess of an annual total of \$500 for all gifts described in (I) of the Grant of Authority section of the statutory short form Power of Attorney (under personal and family maintenance), or certain other gift transactions during your lifetime. You do not have to execute this rider if you only want your agent to make gifts described in (I) of the Grant of Authority section of the statutory short form Power of Attorney and you initialed "(I)" on that section of that form. Granting any of the following authority to your agent gives your agent the authority to take actions, which could significantly reduce your property, or change how your property is distributed at your death. "Certain gift transactions" are described in section 51514 of the General Obligations Law. This Gifts Rider does not require your agent to exercise granted authority, but when he or she exercises this authority, he or she must act according to any instructions you provide, or otherwise in your best interest.

This Gifts Rider and the Power of Attorney it supplements must be read together as a single instrument.

Before signing this document authorizing your agent to make gifts, you should seek legal advice to ensure that your intentions are clearly and properly expressed.

(a) GRANT OF LIMITED AUTHORITY TO MAKE GIFTS

Granting gifting authority to your agent gives your agent the authority to take actions which could significantly reduce your property.

If you wish to allow your agent to make gifts to himself or herself, you must separately grant that authority in subdivision (c) below.

of the	To grant your agent the gifting authority provided below, initial the bracket to the left authority.
() I grant authority to my agent to make gifts to my spouse, children and more remote

descendants, and parents, not to exceed, for each donee, the annual federal gift tax exclusion amount pursuant to the Internal Revenue Code. For gifts to my children and more remote descendants, and parents, the maximum amount of the gift to each donee shall not exceed twice the gift tax exclusion amount, if my spouse agrees to split gift treatment pursuant to the Internal Revenue Code. This authority must be exercised pursuant to my instructions, or otherwise for purposes, which the agent reasonably deems to be in my best interest.

(b) MODIFICATIONS:

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benefic agent t change	Use this section if you wish to authorize gifts in amounts smaller than the gift tax ion amount, in amounts in excess of the gift tax exclusion amount, gifts to other ciaries, or other gift transactions. Granting such authority to your agent gives your he authority to take actions which could significantly reduce your property and/or how your property is distributed at your death. If you wish to authorize your agent to gifts to himself or herself, you must separately grant that authority in subdivision (c)
instruc interes	_) I grant the following authority to my agent to make gifts pursuant to my tions, or otherwise for purposes which the agent reasonably deems to be in my best t:
(c)	GRANT OF SPECIFIC AUTHORITY FOR AN AGENT TO MAKE GIFTS TO HIMSELF OR HERSELF: (OPTIONAL)
	If you wish to authorize your agent to make gifts to himself or herself, you must grant thority in this section, indicating to which agent(s) the authorization is granted, and nitations and guidelines.
	_) I grant specific authority for the following agent(s) to make the following gifts to f or herself:
	athority must be exercised pursuant to my instructions, or otherwise for purposes the agent reasonably deems to be in my best interest.
(d)	ACCEPTANCE BY THIRD PARTIES:
party b	I agree to indemnify the third party for any claims that may arise against the third because of reliance on this Statutory Gifts Rider.
(e)	SIGNATURE OF PRINCIPAL AND ACKNOWLEDGMENT:
	In Witness Whereof I have hereunto signed my name on, 20
	PRINCIPAL signs here: ====>

STATE OF NEW YORK)	
) COUNTY OF	SS:
On the day of, papeared, patisfactory evidence to be the individual acknowledged to me that he/she	, 20, before me, the undersigned, personally personally known to me or proved to me on the basis of idual whose name is subscribed to the within instrument executed the same in her/his capacity, and that by the individual, or the person upon behalf of which the ment.
	Notary Public
f) SIGNATURES OF WITNE	ESSES:
Rider in my presence and the present acknowledged to me that the principal direction. I also acknowledge that the	knowledge that the principal signed the Statutory Gifts are of the other witness, or that the principal pal's signature was affixed by him or her or at his or her are principal has stated that this Statutory Gifts Rider or she has signed it voluntarily. I am not named herein
Signature of witness 1	Signature of witness 2
Date	Date
Print Name	Print Name
Address	Address
City, State, Zip code	City, State, Zip code
(g) This document prepared by: _	

