## A.1. Public Benefits Planning.

A.I.a. General Authority. To apply for, to make any elections required, to maximize, and maintain, and avoid recovery from any and all public benefits, governmental programs, insurance benefits and retirement benefits to which the Principal may be entitled or may in the future become entitled, or to take actions necessary to avoid recovery from any entity providing such benefits. Such public benefits shall expressly include, but not be limited to: Veteran's benefits, Social Security (SSA), Social Security Disability Insurance (SSDI), Medicare, Medi-Cal or Medicaid, In-Home Supportive Services (IHSS), Supplemental Security Income (SSI) and so forth. To the extent necessary to accomplish the foregoing objectives, the agent is authorized to take any number of the following actions, which list is illustrative and not exhaustive:

- 1. Modifying or revoking, in whole or in part, any trust established by the Principal;
- 2. Create, on behalf of the Principal, any number of irrevocable trusts;
- 3. Effecting a transfer of the Principal's residence, or interest therein, to the Principal's spouse or to other permissible transferees under applicable laws and regulations then in effect, including but not limited to, agreeing to a transmutation of such residence to the separate property of the Principal's spouse, and transferring the Principal's residence to an Intentionally Defective Grantor Trust (IDGT);
- 4. Executing an Occupancy Agreement on the Principal's behalf concurrently with the gifting of any real property or interest therein.
- 5. Making gifts of the Principal's property, even to the extent such gifts may be in excess of the annual gift tax exclusion amount, to the Principal's spouse and to other permissible transferees;
- 6. Changing the character of the Principal's property from community property to shares of separate property;
- 7. Consenting on the Principal's behalf to support orders sought and obtained by the Principal's spouse for his or her proper support and to avoid his or her impoverishment;
- 8. Transferring and transmuting ownership in any of the Principal's assets to the Principal's spouse, as his or her separate property, in order to, among and including other reasons, to fund the Community Spouse Resource Allowance (CSRA) fully;
- 9. Consenting to a change in beneficiary designations and/or, where appropriate, to a change in ownership, on the Principal's behalf as to all insurance policies, annuity policies, retirement plans, pension plans, and the like;
- 10. Appointing and/or removing a Trust Protector of an Irrevocable Trust, if an Irrevocable Trust is established by the Principal and the Agent is given this authority in accordance with the terms of the Trust Protector provisions of such Irrevocable Trust;
- 11. The Agent may on behalf of the Principal consent to a dissolution of marriage;
- 12. The Agent has the power to purchase interests in assets owned by the Agent including but not limited to real property owned by the Agent; and

