

REVOCABLE LIVING TRUST

This Revocable Living Trust ("Trust") is created on this ____ day of _____, 20____, by _____ ("Grantor"), who also shall serve as the initial Trustee.

1. NAME OF TRUST

This Trust shall be known as the _____ Revocable Living Trust.

2. DECLARATION OF TRUST

The Grantor hereby transfers, assigns, and delivers to the Trustee all property listed in Schedule A, and any additional property transferred to the Trust in the future.

3. REVOCABILITY

This Trust is fully revocable. The Grantor may amend or revoke the Trust at any time by written, signed instruction delivered to the Trustee.

4. TRUSTEE POWERS

The Trustee shall have full authority to manage, invest, reinvest, protect, and distribute Trust assets, including but not limited to life insurance policies assigned to this Trust.

5. LIFE INSURANCE OWNERSHIP

Any life insurance policy assigned to this Trust shall be owned by the Trust. The Trustee may:

- Pay premiums using Trust funds.
- Borrow against the cash value of the policy.
- Receive any policy benefits payable to the Trust.

6. BENEFICIARIES

Upon the Grantor's death, the remaining Trust assets shall be distributed to:

Primary Beneficiary: _____

Contingent Beneficiary: _____

7. SUCCESSOR TRUSTEE

If the Grantor is unable or unwilling to serve as Trustee, _____ shall serve as the Successor Trustee.

8. GOVERNING LAW

This Trust shall be governed by the laws of the state of _____.

Grantor Signature: _____ Date: _____

Trustee Signature: _____ Date: _____

Schedule A – Initial Trust Property:

(1) This Trust is established with no assets at the time of creation.