



LOAN AGREEMENT

Effective this date _____, any payments made for goods or services for my benefit by Prairie Trust, Trustee of the Life Navigators Trust III fbo _____ and Account # _____, shall be a loan to me from the Trust, pending receipt of a favorable disability determination from the Wisconsin Disability Bureau (DDB) or Social Security Administration (SSA).

In the event that the DDB or SSA determines that I am not disabled, I agree to repay any loans upon the terms and conditions stated below. If the DDB or SSA determines that I am disabled, then any loans shall be extinguished, and the amounts paid on my behalf for goods or services shall be treated as appropriate distributions from the trust account for my benefit.

Repayments shall be made at the rate of \$100.00 per year to the Trustee and shall be due each year on December 31st. Interest shall accrue at the IRS imputed rate. This loan is not available for current living expenses.

Upon the death of the beneficiary, the obligations of loans and interest shall be extinguished.

Dated this _____ day of _____, 20_____.

Signature of Beneficiary or Legal Representative: _____

Print Name and Title, if you are the beneficiary's legal representative:

Approved: _____ Date: _____
Life Navigators, Inc.

Approved: _____ Date: _____
Prairie Trust, a division of Waukesha State Bank