EXHIBIT D

PROOF OF GRANTOR'S STATUS TO ESTABLISH A TRUST ON BEHALF OF THE BENEFICIARY USING BENEFICIARY ASSETS

Under current law, only the beneficiary's parents, grandparents, legal guardian, the beneficiary himself or herself, or someone acting at the direction of the court may establish a Trust on behalf of the Beneficiary using the assets of the Beneficiary. If you are anyone other than the beneficiary, then please include documents that verify that you fall within one of these permissible categories.

ALL GRANTORS MUST PROVIDE A PHOTOCOPY OF THEIR DRIVER'S LICENSE OR OTHER PHOTO IDENTIFICATION

<u>In addition to the Grantor's photo I.D.</u>, the list below illustrates the types of documents that must be submitted to establish the Grantor's relationship to the beneficiary and/or the status to contribute to the Trust.

Beneficiary as the Grantor	Your photo I.D. is sufficient
Parent(s) as Grantors	Include a copy of your son/daughter's birth
	certificate.
Grandparents(s) as Grantors	Include a copy of your son/daughter's birth
	certificate and a copy of your grandchild's
	birth certificate.
Legal Guardian as Grantor	Include copies of your Letters of
	Guardianship.
Court as Grantor	If you are acting at the direction of a Court,
	include a copy of the Court Order that
	directs you to execute the Joinder
	Agreement.