Distributions < $5,000	Either trustee approves independen
Distributions $5k-$25k	Both trustees' written consent requ
Distributions > $25k	Both trustees + 3-day deliberation
Investments	Delegated to professional advisor (r
Tax filing / Accounting	Either trustee + CPA oversight
Beneficiary comms	Both trustees receive copies of all c
New accounts	Both trustees' approval required

2. Dispute Resolution

Step 1	Each trustee writes their position. Share both documents within 3 business days.
Step 2	5-day cooling-off period — no action on the disputed matter.
Step 3	Facilitated discussion with trust attorney, CPA, or professional trustee.
Step 4	Neutral third party issues non-binding recommendation.
Step 5	If still deadlocked: remainder beneficiaries vote, or court-appointed trustee decides, or arbitratio

3. Delegation Rules

We agree to delegate the following (check all that apply):

[ ] Investment management to a registered investment advisor

[ ] Tax preparation to a CPA or enrolled agent

[ ] Beneficiary communication to a professional trustee (partial)

[ ] Asset valuation to a qualified appraiser

[ ] Legal advice to the trust attorney

Trustee 1: ____________________ Date: __________