

TRUST AGREEMENT REVIEW AND REVISION COMMITTEE CHARTER

It shall be the purpose of the Trust Agreement Review and Revision Committee (the "Committee") to research and review the Golden Rain Foundation of Walnut Creek Trust (the "Trust Agreement"), explore options / alternatives thereto, and if appropriate, amend and restate the Trust Agreement in order to extend its term and better define the rights and responsibilities of the parties thereto.

The Committee shall consist of seven (7) members, of which six (6) shall be selected by the Presidents of the Mutuals to serve for a term of three (3) years. The seventh member shall be a current or former member of the GRF Board, nominated by the President of GRF and approved by its Board of Directors to serve for an indefinite term at the pleasure of the GRF Board.

The Chairman of the Committee shall be chosen by and from among, its members. The Committee shall establish its own meeting calendar, procedural rules, as may be necessary, and a work plan schedule.

The Committee shall begin work upon designation of its members and shall report to the Boards of each Mutual and GRF at least semi-annually until it submits its final report of review / recommendation. The final report of the Committee shall be delivered in writing and shall be presented at a public meeting within sixty days of completion.

In consultation with and with the concurrence of the General Counsel of GRF, the Committee may be authorized by the Chief Executive Officer of GRF to incur reasonable expenses not to exceed \$5,000 in any calendar year to be paid as provided for in Section VII F of the Trust Agreement.

**APPROVED BY THE GOLDEN RAIN FOUNDATION BOARD OF DIRECTORS
ON DECEMBER 2, 2010.**