

ITEM 4

Discussion for the HOPE Board: **By what age should participating youth withdraw their final funds from their trust account?**

If HOPE Account program beneficiary does not use any portion, or all, of the money held in their HOPE Account for any reason, including the death or disability of the beneficiary, before they turn 26 years of age, all moneys allocated to them and any earnings from those moneys shall be forfeited and redeposited into the fund and may be reallocated to another eligible child.