

(B) To collect and pay over unto the beneficiary all income, interest and dividends of this property at convenient intervals and at least annually. Income shall include capital gains and stock dividends of mutual funds, even though such gains and dividends may be designated as capital gains by the company. The Trustee shall have the authority to deliver this income to the beneficiary.

(C) The Trustee shall have full power to sell, exchange, convert, invest and reinvest the corpus of this trust, ~~but this power can only be exercised by the unanimous action of the trustees, except as provided below.~~ The power to invest any part of this corpus shall extend to investments approved for fiduciaries under the laws of the State of South Carolina. The Trustee is empowered to appoint, should she so decide, a bank to act as a management agent to assist her with all or a part of the management of the corpus of this trust.

(D) It is the expectation of the settlors that the property owned by Katherine Faily Silver in her own name, together with the income from the corpus of this trust, will suffice to meet her ordinary needs, and she will be able to continue to live in the manner to which she and John N. Faily were accustomed. The Trustee, however, will provide out of the corpus of the trust as necessary to meet the costs of unexpected illness, extended hospitalization, or any other unforeseeable necessity requiring additional funds. The Trustee shall have the power to invade the corpus of this trust to provide such needed funds.

(E) Upon the death of Katherine Faily Silver, this trust shall cease, and the corpus shall be divided (either in kind or through distribution of the proceeds of a sale) as follows:

(1) One third unto Joy Faily Benson. If Joy Faily Benson is not living, then to her living children. In this class of the children of Joy Faily Benson are presently David Russell Benson, Mark Russell Benson, Lang Faily Benson and Marzieh Joy Benson. Any funds due to be distributed to a minor child of Joy