

(d) In the event of the death of a child prior to attaining the age of twenty-one (21), the trust for such child shall terminate and the Trustee shall pay over any accumulated or undistributed income and principal of such child's trust to such person or persons (including the estate of such child), either outright or in trust, and in such proportions and under such conditions, as such child may appoint in and by his or her last will duly admitted to probate, making specific reference to this power of appointment.

(e) In the event of the death of a child after attaining the age of twenty-one (21), the trust for such child shall terminate and the Trustee shall pay over any accumulated or undistributed income and principal of such child's trust to such person or persons, either outright or in trust, and in such proportions and under such conditions as such child may appoint in and by his or her last will duly admitted to probate, making specific reference to this power of appointment; provided, however, that such appointment may only be made to or for the benefit of such child's children, grandchildren, or more remote descendants (including those legally adopted).

(f) In default of the exercise of any power of appointment conferred herein, or insofar as such appointment shall not extend or take effect, then the part of such child's trust not effectively appointed shall be distributed, per stirpes, to such child's then living descendants, if any (including those legally adopted), or if none, in equal shares to the Grantor's other children named herein (to be added to and distributed in accordance with the terms of the trusts created herein for such children if such trusts are then in existence), the then living descendants (including those legally adopted) of any deceased child named herein of the Grantor to represent and take such child's share, per stirpes. If none of the Grantor's children named herein or any of their descendants (including those legally adopted) are then living, then the remaining part of such deceased child's trust shall be paid to such child's estate.

(6) Method of Payment. In case the income or principal becomes payable to a beneficiary under the age of twenty-one (21), or to a person under legal disability, or to a person not adjudicated incompetent but who, by reason of illness or mental or physical disability, is in the opinion of the Trustee (based upon actual knowledge or advice or opinion of any competent medical authority or physician apprised of the circumstances and facts) unable to administer such amounts properly, the Trustee may make any such payment in such of the following ways as the Trustee deems best: (a) directly to such beneficiary; (b) to the parents or some relative or friend of such beneficiary; (c) to the legally appointed guardian or committee of such beneficiary; (d) directly to any person or organization furnishing or providing the beneficiary's care, comfort, education or support; or (e) in any combination or combinations of these ways.