

(A) Our Trustee may, in his sole and absolute discretion, distribute to or apply for the benefit of the beneficiary, all or any part of the net income and/or corpus until the beneficiary attains twenty-one (21) years of age, accumulating and adding to the corpus such net income as is not so used.

(B) Upon the beneficiary attaining 21 years of age, the separate trust for his benefit shall terminate and all the accumulated income and corpus of said separate trust shall be paid over to the beneficiary, unless said beneficiary elects to extend the term of his separate trust.

(C) If the beneficiary of any separate trust shall die before attaining 21 years of age the corpus and all accumulated income, if any, of his separate trust shall be paid over to such persons as he may by his last will and testament validly appoint. In default of such appointment such corpus and income shall be equally divided by our Trustee among the remaining trusts created hereunder and held in accordance with the terms hereof, but in the event any such trust has been terminated because of the beneficiary thereof having attained 21 years of age, the share that would otherwise have gone to the trust shall be distributed by our Trustee to such beneficiary outright.

THIRD: In addition to and without limiting the powers granted to trustees by law, our Trustee shall have the following rights, authority and power:

(A) To compromise or abandon any claims arising out of, in favor of or against the trust, and his decision in this regard shall be binding and conclusive upon all parties and the Trustee shall not be liable for the proper discharge or compromise of said claims.

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