

ARTICLE IV

DISTRIBUTION OF INCOME AND PRINCIPAL FROM TRUST

The Trustees and successor Trustees, if any, are authorized and directed to make the payments hereinafter set forth, and to convey any real property, and to transfer, assign and set over the personal property included in this Trust Estate to the beneficiaries thereof at the time or times hereinafter set forth, and in the amounts and order designated.

A. DISTRIBUTION OF INCOME AND PRINCIPAL DURING DONOR'S

LIFETIME: During the lifetime of the Donor, all income from this Trust Estate shall be paid and distributed to Donor, from time to time and as she directs, but at least annually, together with so much of the principal as the Donor may request, in her sole discretion, or require for her proper health, maintenance and support, at any time and from time to time.

B. PAYMENT OF DEBTS AND TAXES: Upon the death of Donor, the Trustees shall pay all debts and obligations of the said Donor, together with all expenses of her last illness, if any and all funeral costs and expenses. The Trustees shall then pay all estate, transfer, inheritance and other taxes, both state and federal, owed by the Estate of Donor and/or occurring as a result of the death of Donor.

C. DISTRIBUTION FOLLOWING DEATH OF DONOR: Upon the death of Donor, the Trustees shall divide the principal of the Trust, as it is then constituted, into two (2) equal shares.

(1) One of such equal shares shall immediately vest in and be distributed to the then living issue, per stirpes, of a deceased child of mine. If either of my daughters is then deceased, such distribution shall be absolute and free of trust, subject, however, to the minority provisions hereinafter set forth; or

(2) One of such equal shares shall be held, in trust, for the use and benefit of each of my then living children, and my Trustees shall pay to each such child of mine, or apply for her benefit, in quarter-annual installments, the net income from her share of the Trust, during her lifetime. In addition, my Trustees shall be authorized, from time to time, to disburse to or for the benefit of my

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