

1. All or any part of the net income shall be paid to the Settlor in quarterly or other convenient installments as the Settlor may direct from time to time in writing.

2. As much of the principal shall be paid to the Settlor as the Settlor may direct from time to time in writing.

3. In the event of the Settlor's disability for any reason, the Trustee may from time to time apply all or any part of the net income or principal toward the support, care and benefit of the Settlor and his wife, in such amounts and in such manner as it may determine proper, without taking into consideration any other means available to them.

4. Any net income not disposed of as provided in this Article shall be added to the principal of the trust at the end of each year.

SIXTH: On the death of the Settlor, if his wife, LAVINIA C. KENNEDY, survives him, the Trustee shall divide the trust property (including undistributed income, if any, and proceeds of insurance payable on the Settlor's life to the Trustee hereunder plus any additional property devised or bequeathed to the trust fund by the Settlor's Last Will or otherwise) into two separate and distinct trust funds which are to be known as TRUST A and TRUST B.

1. (a) The separate TRUST A shall be established for the Settlor's said wife and shall be a sum which equals the maximum Federal estate tax marital deduction (allowable in determining the Federal estate tax payable by reason of the Settlor's death), minus the value for Federal estate tax purposes of all other items in the Settlor's gross estate which qualify for said marital deduction and which pass or have passed to the Settlor's said wife from the Settlor under the provisions of the Settlor's Last Will, by right of survivorship with respect to jointly owned property, under settlement arrangements relating to life insurance proceeds not payable to the Trustee hereunder, or otherwise than under this trust instrument. The marital deduction referred to herein is the deduction allowed in determining the Federal estate tax for property passing to a surviving spouse under the Internal Revenue Code in effect at the date of

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