

can be such custodian, if otherwise eligible under local law and if not the Trustor.

3. Notice of withdrawal may be given by the Beneficiaries or Beneficiary or his or her said fiduciary (other than the Trustor) within any time during the first thirty (30) days after receiving notice of the initial transfer of any property to this trust and at any time within thirty (30) days after receiving notice of any subsequent transfer of any property or of any addition of cash to this trust. Payment by the Trustee shall be only from the additions made during the calendar year to which the demand for withdrawal pertains and shall be made directly to the Beneficiary or his or her creditors or to any one else the Beneficiary directs (other than the Trustor) promptly upon receipt of such notice. The Trustee may give written notice to the Beneficiary or his said fiduciary (if the Trustee is aware of the existence of one) at the time of the receipt by the Trustee of the initial transfer and all subsequent additions to this trust. That the Beneficiary or said fiduciary, has thirty (30) days to exercise this power of withdrawal. Such notice shall include a description and approximate value of the property received by the Trustee. If no written notice demanding a withdrawal is received by the Trustee within Thirty Five (35) days after the trustee notifies the Beneficiary or his said fiduciary, the Trustee may, in his discretion, use such corpus or corpus additions for the payment of premiums on life insurance policies owned by the Trustee on the life of the Trustor or for any other purposes set forth in this Trust Agreement.

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4. In creating this power of withdrawal, it is the interest of the Trustor to create a non-cumulative power of invasion which will qualify any transfer or deemed contributions or property to the trust as a transfer of contribution of a present interest under §2503(b) of the Internal Revenue Code of 1954, as amended. The failure of any beneficiary to exercise such power will not be treated as a release of such power as that term is defined in §2514(e) of the Internal Revenue Code of 1954, as amended.

5. The Trustee may, in his sole discretion, exercise all incidents of ownership over any policy or policies of insurance owned by the Trustee, including, but not by way of limitation, his power to borrow from the insurer or to pledge the policy for a loan from any