

The Trustee shall at all times while any such withdrawal right is outstanding retain sufficient borrowable or transferable assets in the Trust to satisfy all such withdrawal rights which are outstanding. Each named grandchild designated as having such withdrawal right, and any legal or natural guardian or committee of any such named grandchild under a legal disability, shall be kept reasonably informed. This right of withdrawal is noncumulative, so that if any such named grandchild does not withdraw during such thirty (30) day period the full amount to which such child is entitled under this Paragraph, such named grandchild's right to withdraw the amount not withdrawn shall lapse at the end of such thirty (30) day period. Any withdrawal right may be satisfied by the distribution of any trust assets, including insurance policies. In the event that any named grandchild of the Grantor predeceases the Grantor, then such deceased named grandchild's then living descendants, per stirpes, if any, or the legal or natural guardian or committee of such descendants who are under legal disability, shall be entitled to exercise the withdrawal rights granted herein to such deceased named grandchild.

(9) Trustee's Powers. In addition to all authority, discretion and powers conferred generally upon fiduciaries, and to those conferred by statute or other laws of the State of South Carolina, Grantor hereby authorizes and empowers the Trustee, when and as often as the Trustee may see fit, and, insofar as permissible, without application to any court, to exercise the following powers, which at all times shall be exercised in a fiduciary manner for the benefit of the beneficiaries herein:

(a) To continue, in the Trustee's discretion, to hold in the trust estate any property, real or personal, including stock and securities of any corporate Trustee which may be serving hereunder at any time, or the holding company of such corporate Trustee, regardless of the proportion said property may bear to the trust estate;

(b) To sell, resell or otherwise dispose of any property, real or personal, including insurance policies, at any time forming a part of the trust estate, for cash or upon credit, in such manner and on such terms and conditions as the Trustee may deem best, and no person dealing with the Trustee shall be bound to see to the application of any monies paid;