

school or college, or upon their marriage.

4. Any payments of net income or principal to a minor beneficiary pursuant to the provisions of Paragraphs 2 and 3 above may be made, in the sole and absolute discretion of the Trustees, directly to such beneficiary, to the guardian of such beneficiary, or to any person, firm or corporation furnishing goods, services or instruction to such beneficiary. In any case, the receipt of payment by any person to whom payment is herein authorized shall be a full acquittal and discharge of the Trustees to the extent of the payment so made.

5. The provisions of Paragraph 2 above notwithstanding, the power granted herein to my Trustees to provide for the support, maintenance, education and general welfare of the beneficiaries hereunder upon attaining the age of eighteen (18) years, shall be exercisable by the Trustees prior to the respective beneficiaries reaching the age of eighteen (18) years, if, in the sole and absolute judgment of the Trustees, an emergency situation arises making the prior expenditure of the Trust Funds essential to the continued health and welfare of the beneficiaries thereunder. The circumstances pursuant to which the Trustees would be justified in advancing funds under the Trusts herein established to or for the use and benefit of one or more of the beneficiaries, would include, but not be limited to, emergency created by illness, accident, misfortune, or financial reverses, suffered by the beneficiaries hereunder, or persons otherwise responsible for their care and maintenance.

6. Upon each beneficiary hereunder attaining his or her twenty-fifth (25th) birthday, such beneficiary shall have the right to apply to the Trustees, in writing, for distribution to said beneficiary of all the remaining principal and any accumulation of income then a part of the Trust

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