

shall become payable to the personal representative of such deceased member, if such personal representative of such deceased member qualifies within six (6) months following the death of such member, and furnishes to the Committee, within such six (6) months' period, satisfactory legal evidence of such qualification. Otherwise, any benefits payable with respect to such deceased member shall be paid to his heirs at law under the laws of descent and distribution of the State of South Carolina as of the date of death of the deceased, as determined by the Executive Committee after reasonable investigation. The Executive Committee shall advise the Trustee in writing as to the heirs at law of a deceased member, and the Trustee shall be fully protected in making payment of benefits to heirs so designated by the Executive Committee, and payments to such heirs at law shall be final and binding, irrespective of whether payments are actually made to a person or persons who, in fact, are not heirs at law of the deceased member, or are not paid to a person or persons who actually constitute heirs at law of such deceased member under laws of the State of South Carolina.

ARTICLE XIV

AMENDMENT OF PLAN

The Company shall have the right, at any time and from time to time, by instrument in writing, duly executed and delivered to the Trustee, to modify, alter or amend this agreement in whole or in part, provided, however, that the duties, powers and liabilities of the Trustee hereunder shall not be substantially increased without its written consent, and provided, further, that no amendment shall be made which will cause or authorize any part of the funds of the Trust to revert to or be refunded to the Company.

The Company shall have the unlimited right to amend this agreement at any time, retroactively or otherwise, in such respects and to such extent as may be necessary to qualify it under existing laws and regulations so as to permit the full deduction for tax purposes of Company contributions made hereunder, and if and to the extent necessary to accomplish such