

(b) This Trust shall terminate January 1, 1975, unless prior terminated by mutual written consent of the Trustee and the named beneficiary of the particular trust. At such time, the Trustee shall distribute the entire remaining corpus, together with any undistributed net income, over to the respective beneficiary freed and discharged of all trust.

(c) Should any named beneficiary die before final distribution hereunder, the said remaining corpus and undistributed net income shall be paid over to such person or persons (including his or her estate), in such manner, either outright or by lesser estates, in trust or otherwise, as the said beneficiary by his or her Last Will and Testament shall direct and appoint. In the absence of such appointment or insofar as he or she may fail to effectively appoint all of said corpus, then the same shall go to his or her lineal descendants per stirpes and not per capita, or in the absence of surviving lineal descendants, to the remaining children of the Trustor, share and share alike, the issue of any deceased child to take the share to which his or her parent would have been entitled if living, absolutely and in fee simple, provided, however, anything contrary to this paragraph notwithstanding, the Trustee shall hold, subject to all the powers and authorities set out hereinbelow, the share of any beneficiary under the age of twenty-one (21) years until such age has been attained, using in the meantime, so much of the income and corpus thereof as the Trustee in his sole discretion may deem necessary or desirable for the use and benefit of such minor beneficiary.

(d) In making any payments of income or advances from the corpus in regard to any minor beneficiary hereunder, such payments

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