

(b) Trustee may pay to or apply for the benefit of beneficiary, until she attains the age of Twenty-one (21) years, so much of the principal of the trust estate, up to the whole thereof, at such time or times and in such amounts and manner as Trustee, in its sole discretion, shall determine.

(c) When beneficiary attains Twenty-one (21) years of age, this trust shall terminate and all the trust estate then in Trustee's possession, including any accumulated or undistributed net income of the trust estate, shall be distributed to beneficiary; provided, that within ten (10) days after beneficiary's Twenty-first birthday, beneficiary shall have the option to have the trust continued at the beneficiary's discretion, in which case all income from the trust earned after beneficiary's Twenty-first birthday shall be paid to beneficiary in quarterly installments, and this trust shall terminate and all the trust estate, including any accumulated or undistributed net income thereof, shall be distributed to beneficiary at the beneficiary's discretion after she reaches the age of Twenty-one (21) years.

(d) In the event that beneficiary dies before attaining the age of Twenty-one (21) years, this trust shall terminate and all of the undistributed trust property, including accumulated and undispersed net income, shall be transferred, paid and delivered to such persons, including beneficiary's estate, as beneficiary shall by last will appoint, which will shall specifically refer to this trust. Such appointment may be made absolutely or in trust, on such estates, subject to such limitations, and in such shares or proportions as beneficiary designates in such will, duly admitted to probate and specifically referring to the power granted herein. To the extent that the trust property is not effectively appointed, such property shall be transferred, paid and delivered as follows: to the beneficiary's estate.

SECTION THREE

IRREVOCABILITY OF TRUST

This trust is irrevocable and shall not be subject to amendment, alteration, or change. Trustor expressly waives any and