

time to time, as the Trustee in its sole and absolute discretion believes to be necessary or advisable for his said son's comfort, benefit and welfare.

3. On the death of the Settlor's said son, the Trustee shall pay the then remaining principal and undistributed income of the trust to the then living issue of the Settlor's said son by right of representation; or if no issue of the Settlor's said son is then living, the Trustee shall pay such principal and income from the trust to those persons who would take the Settlor's personal property under the laws of the State of South Carolina if the Settlor had died without having left a valid will at the time for distribution of such property.

4. If any beneficiary to whom the Trustee is directed in a preceding provision to distribute a share of trust principal is under the age of twenty-one years when the distribution is to be made, such beneficiary's share shall vest in interest in such beneficiary indefeasibly, but the Trustee shall continue to hold it as a separate trust until such beneficiary reaches that age, in the meantime using for such beneficiary's benefit so much of the net income and principal as the Trustee deems necessary or advisable for such beneficiary's proper care, comfortable support, maintenance and education, and adding any excess income to principal. The Trustee shall have with respect to each share so retained, all the powers and discretions granted with respect to the trust hereunder generally.

5. It is the Settlor's intention and desire that the Trustee, in exercising the discretions granted with respect to the trusts under this Article, but not intending thereby to limit such discretions, but solely for the guidance of the Trustee, it shall consider as the Settlor's primary concern the comfort, welfare and interest of the current income beneficiary, and the Trustee may wholly disregard the interest of all succeeding beneficiaries.

TENTH: The Trustee either may expend directly any income or principal which the Trustee is authorized hereunder to use for the benefit of any minor, or may pay it over to such minor or for such minor's use to either of such minor's parents or to such minor's guardian or to any person with whom such minor is residing, without responsibility for its expenditure.