

shall in any wise be liable to any claim of any creditor of the Beneficiary.

F. The right of the Beneficiary to any distribution or application of principal or income shall in every case be subject to any charge or deduction which the Trustee may make against the same under the authority granted to the Trustee by law or by any provision of this Agreement.

G. Notwithstanding anything contained in this Trust Agreement to the contrary, the trusts created hereunder shall cease and terminate upon the day next preceding the expiration of twenty-one (21) years after the death of the survivor of my following children,

CHARLES DAVID KAPLAN, HEIDI ESTHER KAPLAN, MARC ISRAEL KAPLAN

who are now living, in the event that such Trusts shall not have terminated previously in accordance with the other terms of this Agreement. In the event that any trusts shall be terminated under this paragraph, upon such termination the principal thereof, and any current and accumulated income therefrom, shall be transferred, paid over or distributed absolutely and free of any trust to the person or persons who would then have been entitled to receive the income therefrom if it had continued to be held in Trust, and if more than one, in the proportions in which they would have been so entitled.

ARTICLE II

The Trustee is authorized, in his sole discretion, with respect to any trust property at any time held or acquired by him, and notwithstanding the foregoing provisions of this Trust, and without authorization by any court:

A. In any case in which the Trustee is authorized or directed by the provisions of this Trust Agreement to pay or distribute any income or principal to any beneficiary, if any such beneficiary shall be under the age of twenty-one (21) years or incompetent, irrespective of whether legally so adjudicated, to pay the whole or any part of such income or principal directly to or for the support, education, maintenance or medical care of such beneficiary instead of paying or distributing the same to such