

Fund held for his or her use and benefit. Upon receipt of each such application, the Trustees shall consider the advisability of making the requested distribution, taking into consideration the financial condition, maturity and stability of the applicant, and in their sole and uncontrolled discretion, decide whether or not to make the distribution to the beneficiary. The decision of the Trustees shall be final, conclusive and binding. If distribution be made, the Trust shall terminate as to such beneficiary. In the event that distribution is not made to a beneficiary at his or her twenty-fifth (25th) birthday, then the Trust shall continue as to such beneficiary until said beneficiary's thirtieth (30th) birthday, at which time the Trust shall terminate and final distribution of the principal and any accumulation of income then a part of the Trust Fund shall be made and the Trust shall terminate as to such beneficiary.

7. (a) In the event of the death, without surviving children, of one of the beneficiaries hereunder while said beneficiary has an interest in Trust Funds held by the Trustees pursuant to this Agreement, the principal and all accumulated income then constituting the Trust Fund held in behalf of said beneficiary shall be equally distributed by the Trustees between the other named beneficiaries hereunder, the child or children of a deceased beneficiary to take, per stirpes, the share to which his or their parent would have taken if then living. If this Trust is then in force with respect to a named beneficiary, or the child or children of a predeceased beneficiary under the provisions of Paragraph 7 (b) hereof, the interest of the deceased beneficiary to be taken by such surviving beneficiary, or the child or children of a predeceased beneficiary, shall become a part of the Trust then in force for the benefit of such beneficiary

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