

(a) The trustee shall distribute all jewelry, clothing, works of art, household furniture and furnishings, all automobiles included in the trust estate, and all other items of domestic, household or personal use or adornment (together with any interest in policies of insurance on such property) to those of the Settlor's children who survive the Settlor, in shares of equal value as they shall agree or, if the Settlor's children cannot agree, as they shall choose by lot. Settlor may attach a Schedule hereto naming beneficiaries of specific gifts of tangible personal property only and Settlor intends that the trustee make distributions in accordance with such Schedule as modified from time to time. Gifts shall pass hereunder free of death taxes.

(b) The trustee shall divide the remaining trust estate into as many equal shares as there are children of the Settlor then living and children of the Settlor then deceased leaving issue then living. The trustee shall allocate one share to each living child of the Settlor and one share to the living issue of each deceased child of the Settlor. Each share shall be distributed, or retained in trust, as hereafter provided.

(c) Each share allocated to a living child shall be placed in a separate trust and held, administered and distributed as follows:

(i) The trustee shall pay to or apply for the benefit of the child, quarter-annually or more frequently, as much as the net income and principal as the trustee determines, in the trustee's discretion, shall be necessary for the child's proper support, health, maintenance and education. When a child attains the age of twenty-one (21), the Trustee shall pay to or apply for the benefit of the child, quarter-annually or more frequently, the entire net income of that child's trust. If the Trustee deems the income to be insufficient, the Trustee may also pay to or apply for the benefit of the child as much of the principal of the child's trust as the Trustee, in the Trustee's discretion, shall deem necessary for the child's proper support, health, maintenance, and education, in order to maintain a lifestyle to which a child has become accustomed.

(ii) If a guardian of the person is appointed for the child for whom a trust is established hereunder, distributions for such child's support and maintenance may, in the trustee's discretion, include payments necessary to ease the financial burden imposed on the guardian and his or her spouse and children by the presence of the child in the guardian's household.

(iii) At any time after attaining age twenty-five (25), a child may, by written instrument filed with the Trustee, require the Trustee to distribute to the child the undistributed balance of his or her trust. If the child has already attained age twenty-five (25), at the time the trust estate is divided into separate trusts, as provided hereinabove, the Trustee shall, upon making the division, distribute to the child all of his or her trust.

(iv) Upon the death of any child, the amount then held in trust for his or her benefit (including both principal and accrued or undistributed income), including any portion remaining undistributed, but as to which any child has previously filed a request for distribution, shall be distributed to and among the child's then living issue, in such shares and on such terms and conditions, either outright or in trust, as the child shall appoint by the last dated instrument delivered to the trustee, including a will (whether or not admitted to probate), specifically referring to and exercising this power of appointment. Any of the child's trust not effectively appointed in this manner shall be distributed to the child's then living issue by right of representation. Should no such issue be then living, such trust shall be divided into as many equal parts as there are children of the Settlor then living and children of the Settlor then deceased leaving issue then living. The trustee shall allocate one part to each living child of the Settlor and one part to the living issue of each deceased child of the Settlor. Each part allocated