

notice on the Trustee, alter, modify or amend the terms of the trusts created by this Declaration of Trust in any respect.

**ARTICLE II
DISTRIBUTION DURING LIFE OF TRUSTOR**

A. Net Income to Trustor. During the life of the Trustor, Trustee shall at least annually, unless otherwise directed by Trustor in writing, pay to or apply for the benefit of Trustor all of the net income from the Trust Estate.

B. Incompetency of Trustor. During the life of the Trustor, should Trustor be adjudged by a court of competent jurisdiction or according to the provisions of ARTICLE I, Paragraph D, Section 3, incompetent or unable to manage his own affairs, the Trustee may, in the Trustee's discretion:

1. Apply such portion of the net income, up to the whole thereof, of the Trust Estate as the Trustee may deem in his absolute discretion reasonable and proper for the benefit of the Trustor so adjudged to be incompetent or unable to manage his own affairs. Any amount not so applied may be accumulated and added to principal.

C. Invasion of Principal. During the life of the Trustor, should the net income of the Trust Estate be insufficient to provide for the care, maintenance or support of the Trustor, his wife and/or children as herein defined, the Trustee may, pay to or apply to for the benefit of the Trustor, his wife and/or children, such amounts from the principal of the Trust Estate as the Trustee may, in the Trustee's absolute discretion, from time to time deem necessary or advisable for the care, maintenance or support of the Trustor. As used in this section, the term "care, maintenance or support of the Trustor, his wife and/or children" shall mean:

1. The providing of proper care, maintenance and support for the Trustor during any period of illness, or other want or necessity;
2. The maintenance of the Trustor in the manner of living to which he is accustomed on the date of this Declaration; and

Declaration of Trust

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