

shall be paid to EPSTEIN INTERESTS, a Trust, organized under the laws of the State of New York.

E. The Trust created pursuant to this Trust Agreement may be referred to as "BUTTERFLY TRUST."

FOURTH

Governing Law; Claims or Charges Against Grantor or his Estate

A. This Trust Agreement and the Trust hereby created shall be construed under, and governed by, the laws of the United States Virgin Islands.

B. No portion of the income or principal of the Trust shall be liable for the payment of any taxes, liabilities, debts or any other claims or charges against the Grantor or the estate of the Grantor.

FIFTH

Irrevocability; Severability

A. This Trust Agreement and the Trust created hereunder are irrevocable. Neither the Grantor nor any other person shall have the right to alter, amend, revoke or terminate this Trust Agreement or the Trust created hereunder.

B. Should any part, clause, provision or condition of this Trust Agreement be held to be void or invalid, then such voidance or