

could be satisfied and (ii) if such right is still in existence at the time of such person's death, it shall lapse at such time.

MARK LAWRENCE EPSTEIN may exercise his right to make a withdrawal only by giving written notice thereof to the Trustees.

For the purposes of this article, (i) the value of each addition made to the trust shall be the value thereof as of the date during such year in which the addition is made to the trust, and (ii) the transfer to the Trustees of any property (including a life insurance policy or group certificate) and the payment of a premium to an insurance company with respect to any policy or certificate insuring the Grantor's life which is owned by the Trustees, whether made by the Grantor or anyone on his behalf or by any person other than the Trustees shall be considered an addition to the trust.

THIRD

Any income or principal the Trustees are authorized in their discretion to pay to a minor may, in the discretion of the Trustees, be paid for the benefit of such minor to a parent or guardian of such minor, or if such minor has no parent or guardian to a person of full age with whom such minor may be residing, or directly to such minor. The receipt of the parent, guardian or other person to whom any income or principal is paid shall be a