

SUMMARY OF TOUPPER(FIELD(TrustName))

SETTLOR FIELD(P)IFNOTBLANK(S) and FIELD(S)ENDIF
IFNOTBLANK(S)
(S)ENDIF :

TRUSTEE(S): IF(FIELD(TrusteeSettlors))FIELD(P) and FIELD(S)ELSE FIELD(FIELD(Trustee1))
ENDIF

SUCCESSOR IF(FIELD(TrusteeSettlors))The successor of FIELD(P) and FIELD(S), then ENDIF
TRUSTEE(S): FIELD(FIELD(Trustee2))IFNOTBLANK(Trustee3), then FIELD(FIELD(Trustee3))
ENDIF IFNOTBLANK(Trustee4), then FIELD(FIELD(Trustee4))ENDIF IFNOTBLANK(
Trustee5), then FIELD(FIELD(Trustee5))ENDIF

BENEFICIARIES: FIELD(P)IFNOTBLANK(S) and FIELD(S)ENDIF IFNOTBLANK(C1), FIELD(C1)ENDIF
IFNOTBLANK(C2), FIELD(C2)ENDIF IFNOTBLANK(C3), FIELD(C3)ENDIF
IFNOTBLANK(C4), FIELD(C4)ENDIF IFNOTBLANK(C5), FIELD(C5)ENDIF

FUNDING AND PURPOSE OF TRUST:

The trust, revocable during the lifetime of the VARIABLE(vSettlor), is intended to hold all of the tangible assets of the VARIABLE(vSettlor) and dispose of the assets upon IF(VARIABLE(vPlural))t heirELSE VARIABLE(vHisHer)ENDIF death. It will provide for asset management and distribution for the benefit of the VARIABLE(vSettlor) during IF(VARIABLE(vPlural))their livesELSE VARIABLE(vHisHer) lifeENDIF , and afterward to IF(VARIABLE(vPlural))theirELSE VARIABLE(vHisHer)ENDIF children. The living trust also avoids the cost and disclosure requirements of probate to the extent of the assets in the trust.

IDENTIFICATION OF TRUSTEE AND TRUSTEE’S GENERAL DUTIES:

The Trustee shall be IF(FIELD(TrusteeSettlors))FIELD(P) and FIELD(S). If either Trustee becomes unable or unwilling to serve, the other shall serve alone.ELSE FIELD(FIELD(Trustee1)). ENDIF If IF(FIELD(TrusteeSettlors))both TrusteesELSE the TrusteeENDIF becomeVARIABLE(vPlural) unable or unwilling to serve, FIELD(FIELD(Trustee2)) is appointed as successor Trustee. The Trustee is to manage the assets generally as an ordinary, prudent person would for his or her own account. Further, the Trustee is charged with the duty to distribute the income, and the corpus if necessary, for the benefit of the beneficiaries of the trust.

An individual Trustee is due IF(VARIABLE(vTrustComp))a reasonable feeELSE no compensation ENDIF for his or her services. A corporate Trustee is due a reasonable fee for its services. No bond for the Trustee will be required.

PROPERTY FUNDING TRUST:

Most of the known material assets of the VARIABLE(vSettlor) are intended to be transferred to the trust.

DISTRIBUTIONS DURING TOUPPER(VARIABLE(vSettlor))'TOUPPER(VARIABLE(vPlural)) LIFETIME:

During the VARIABLE(vSettlor)'VARIABLE(vPlural) lifetime, the Trustee must distribute sufficient funds from the trust to provide for the VARIABLE(vSettlor)'VARIABLE(vPlural) health, support, and maintenance, according to the standard of living to which IF(VARIABLE(vPlural))they areELSE VARIABLE(vHeShe) isENDIF accustomed. The distributions can be made directly to the VARIABLE(vSettlor) or to persons who are to provide or have provided services or property to the VARIABLE(vSettlor). No distributions are to be made for the benefit of any person other than the VARIABLE(vSettlor) during IF(VARIABLE(vPlural))theirELSE VARIABLE(vHisHer)ENDIF lifetimeVARIABLE(vPlural).IF(VARIABLE(vTrusteeSettlors))

DISTRIBUTIONS AFTER PASSING OF FIRST SETTLOR:

At the death of the first of the Settlor to die, the trust shall be split into three portions: the **Survivor's Trust**, the **Marital Trust**, and the **Remainder Trust**. The Survivor's Trust will contain the surviving Settlor's community property assets, and shall remain revocable. The Marital Trust will contain enough assets qualifying for the marital deduction to reduce the first Settlor's estate to the maximum amount that can pass without estate taxes (*in most cases, this will be zero and the Marital Trust will not be necessary*). The remainder of the trust assets will pass to the Remainder Trust. All of the income of these trusts is to be distributed to the surviving Settlor. The principal, or corpus, may be distributed to the surviving Settlor if needed to pay for his or her health, education, support, and maintenance. Upon the death of the surviving Settlor, all undistributed income would be paid to his or her estate, with the remainder of the Marital Trust distributed to the Remainder Trust for the benefit of the children, or their issue, if deceased.ENDIF

DISTRIBUTIONS AFTER TOUPPER(VARIABLE(vSettlor))'TOUPPER(VARIABLE(vPlural)) LIFETIME:

After the IF(VARIABLE(vTrusteeSettlors))last to dieELSE deathENDIF of the VARIABLE(vSettlor), the Trustee shall divide the Trust into as many shares as there are children of the VARIABLE(vSettlor), establishing separate trusts for each of those children to be held, administered, and distributed according to the terms of the Remainder Trust.

In the event a child of the VARIABLE(vSettlor) is deceased, his or her share shall be divided into as many shares as there are children of the deceased child, establishing separate trusts for each of those grandchildren to be held, administered, and distributed according to the terms of the Remainder Trust. If no children of that child survive, then that child's share shall be held in trust for the surviving brothers and sisters of the deceased child.

Distributions of income and corpus, if necessary, shall be made out of each trust for the benefit of each beneficiary to the extent necessary for their health, education, support, and maintenance.

TERMINATION OF TRUST:

The assets held for each beneficiary will be distributed to him or her as follows: all of the

remaining balance upon attaining age **IFNOTBLANK(TrustResidueAge)FIELD(TrustResidueAge)ELSE**
twenty-five (25)**ENDIF**

These trusts shall terminate, if not previously terminated, no later than twenty-one (21) years after the last to die of any of the class of lineal descendants living at the time of the surviving Settlor's death.

POWERS OF TRUSTEE:

The powers of the Trustee are that of trustees generally under the laws of the state of Texas and have not been limited in any way. Carefully review the powers as stated in the trust to determine if any limitation is appropriate.