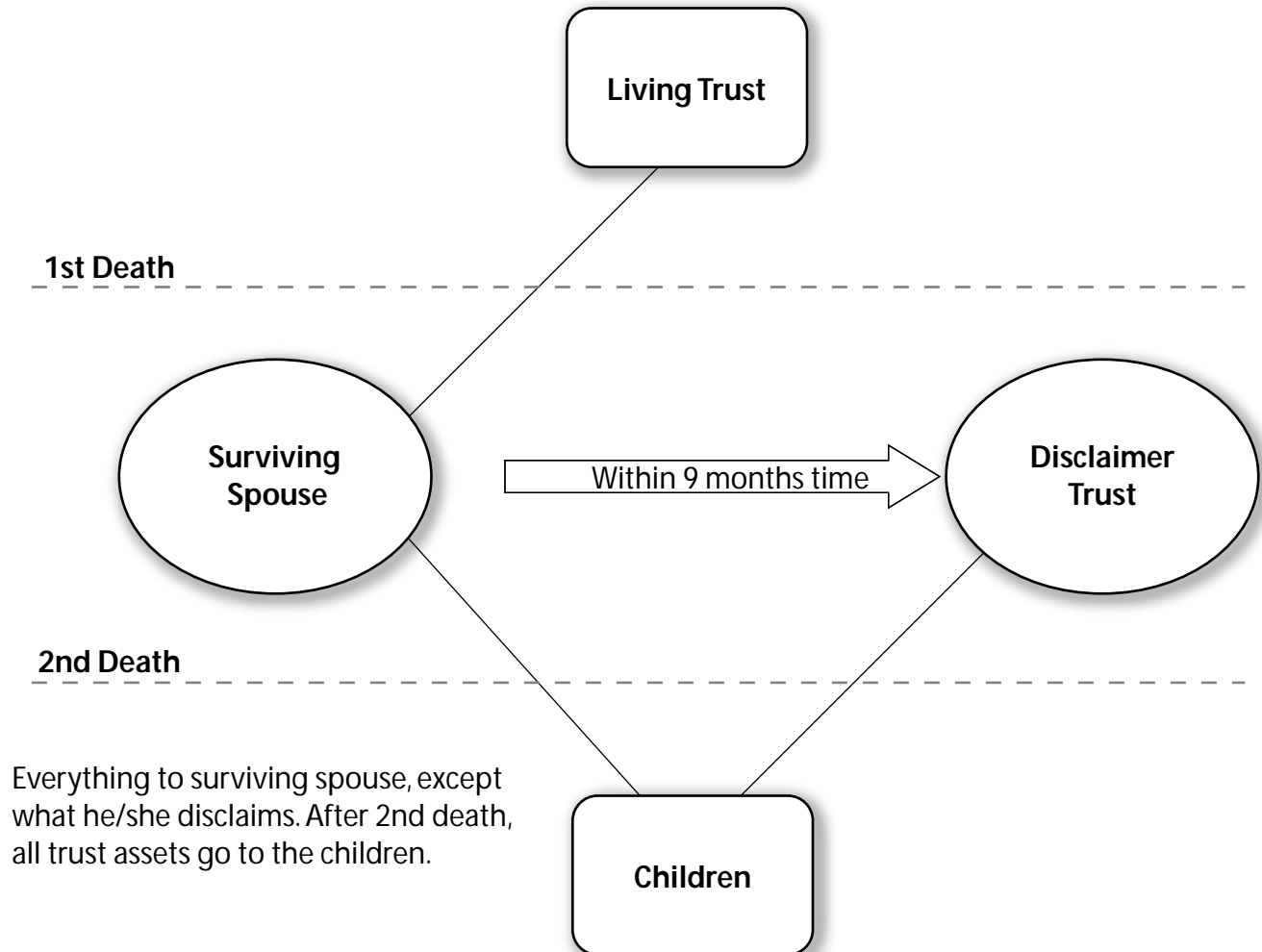


Disclaimer Trust



Everything to surviving spouse, except what he/she disclaims. After 2nd death, all trust assets go to the children.