

Following are Samples of Provisions that may be placed in a Trust as incentives for Beneficiaries (Children, Grandchildren, etc.)

Distributions to Assist in the Purchase of an Automobile

At any time after Pebbles Flintstone has attained at least _____ years of age, and (a) if Pebbles Flintstone is a student, he or she is maintaining a grade point average of 3.0 or better, (b) Pebbles Flintstone has no more than two (2) moving violations, nor any traffic accidents that are deemed Pebbles Flintstone's fault and which sustain more than \$300 of property damage or any personal injury, within the prior two (2) year period upon the request of Pebbles Flintstone, then the Trustees may contribute to Pebbles Flintstone's maintenance and support, but are not required to do so, by purchasing, by making a loan to Pebbles Flintstone for the purchase of, or making a down payment for the purchase of, an appropriate automobile for Pebbles Flintstone. Prior to making any such distribution to or for the benefit of Pebbles Flintstone, the Trustees, or persons selected by the Trustees, shall meet or otherwise confer with Pebbles Flintstone to determine what constitutes an appropriate automobile for purposes of this Section based upon Pebbles Flintstone's ability to pay expenses related to such automobile, including insurance, loan or lease payments (if any), maintenance, and taxes from resources outside of the trust. The Trustees are discouraged from making the distribution authorized under this Section to Pebbles Flintstone if she fails to cooperate with the Trustees in performing this analysis.

Distribution Upon Entering College

At any time after Pebbles Flintstone has commenced a course of study at an accredited college or university with the objective of obtaining a bachelor's degree in a subject which the Trustees, in the Trustees' discretion, deem reasonably likely to prepare Pebbles Flintstone for financial self-sufficiency, the Trustees may make a single, lump-sum distribution to Pebbles Flintstone from his or her trust of an amount not to exceed \$_____. The Trustees may also make this one time distribution to Pebbles Flintstone if she does not satisfy the foregoing requirements, provided that she has commenced a course of study or training which the Trustees, in their sole and absolute discretion, determine to be reasonably equivalent to the pursuit of a bachelor's degree in light of all of the facts and circumstances, including Pebbles Flintstone's abilities or disabilities. The distribution described in this paragraph may be made no more than once during the lifetime of Pebbles Flintstone.

Annual Award for Academic Performance

At the end of each academic year that Pebbles Flintstone is engaged in a course of study at an accredited college or university with the objective of obtaining a bachelor's degree in a subject which the trustees, in their discretion, deem reasonably likely to prepare the Pebbles Flintstone for financial self-sufficiency, if Pebbles Flintstone has maintained a grade point average of at least 3.0 on a grading scale that provides a 4.0 for an "A" average (or the equivalent on a different grading system), and if Pebbles Flintstone is pursuing his or her education on a full time or substantially full time basis, the trustees may make a lump-sum distribution to the Pebbles Flintstone of an amount not to exceed _____ DOLLARS (\$_____). In determining the amount distributed under this paragraph, the trustees may take into consideration, for example, the quality of the educational institution, the difficulty of the Pebbles Flintstone's curriculum, and any special challenges the Pebbles Flintstone may have faced during the academic year.

Distribution Upon Receiving a Bachelor's Degree

At any time after Pebbles Flintstone has received a bachelor's degree from an accredited college or university, or such other degree or certification as the Trustees in their sole and absolute discretion shall deem reasonably equivalent to the attainment of a bachelor's degree in light of all of the facts and circumstances, including Pebbles Flintstone's abilities or disabilities, the Trustees may make a single, lump-sum distribution to Pebbles Flintstone from his or her trust of an amount not to exceed \$_____. The distribution described in this paragraph may be made no more than once during the lifetime of Pebbles Flintstone.

Distribution Upon Receiving an Advanced Degree

At any time after Pebbles Flintstone has received an advanced degree (such as a master's degree, a PhD, an MBA or a professional degree) from an accredited college or university, or such other educational achievement as the Trustees in their sole and absolute discretion shall deem reasonably equivalent thereto in light of all of the facts and circumstances, including Pebbles Flintstone's abilities or disabilities, the Trustees may make a single, lump-sum distribution to Pebbles Flintstone from her trust of an amount not to exceed \$_____. The distribution described in this paragraph may be made no more than once during the lifetime of Pebbles Flintstone.

Distributions to Match Pebbles Flintstone's Earned Income

The Trustees may distribute to Pebbles Flintstone on a quarterly, annual, or other basis, as much of the net income, and, to the extent the net income is insufficient, the principal, of the trust for each dollar of income earned by Pebbles Flintstone. The Trustees' determination of the amount of income and principal distributable to the Pebbles Flintstone under this paragraph, if any, shall be absolute and binding upon all persons interested in the trust estate. The Trustees may, for example, equate the income earned by Pebbles Flintstone to her adjusted gross income for federal income tax purposes, reduced by investment or passive income (such as rents, dividends, and interest), income from relief of indebtedness, capital gains, and government benefits, if any, and such other adjustments as the trustees deem appropriate under the circumstances. The Trustees may make interim distributions to Pebbles Flintstone prior to their final determination of Pebbles Flintstone's earned income based upon such documentation of earnings as the Trustees deem appropriate, including, without limitation, Pebbles Flintstone's W-2 forms, pay stubs, business profit or loss statements, or draft tax returns. No reimbursement shall be required from Pebbles Flintstone if she has received a distribution under this paragraph based upon an estimate of his or her adjusted gross income if such adjusted gross income for the year in question is subsequently determined to be less than that estimated, or if such adjusted gross income is reduced as a result of an audit of, or amendment to, Pebbles Flintstone's federal income tax return, provided, however, that the Trustees may, in their discretion, reduce distributions in subsequent years to Pebbles Flintstone pursuant to this paragraph to reflect such prior overpayment. The distributions authorized under this paragraph shall be made to Pebbles Flintstone as soon as practicable after the amount of such distribution, if any, has been determined by the Trustees. In no event shall the distributions to Pebbles Flintstone under this Section exceed ONE HUNDRED THOUSAND DOLLARS (\$100,000), collectively, in any calendar year.

Distributions to Assist in the Purchase of a Residence

At any time after Pebbles Flintstone has attained at least twenty-three (23) years of age, upon the request of Pebbles Flintstone, the Trustees may contribute to Pebbles Flintstone's maintenance and support, but are not required to do so, by making a reasonable down payment for the purchase of an appropriate primary residence for Pebbles Flintstone. Prior to making any such distribution to or for the benefit of Pebbles Flintstone, the Trustees, or persons selected by the Trustees, shall meet or otherwise confer with Pebbles Flintstone to determine what constitutes an appropriate residence for purposes of this Section based upon Pebbles Flintstone's ability to pay expenses related to such residence, including mortgage service, property taxes, utilities and maintenance from resources outside of the trust. The Trustees are discouraged from making the

distribution authorized under this Section to if Pebbles Flintstone fails to cooperate with the Trustees in performing this analysis.

Distributions to Assist in Starting a Business

At any time after Pebbles Flintstone has attained at least twenty-five (25) years of age, upon the request of Pebbles Flintstone, the Trustees may contribute to Pebbles Flintstone's maintenance and support, but are not required to do so, by assisting Pebbles Flintstone to commence a business or profession in which Pebbles Flintstone will be employed on a full-time or a substantially full-time basis, alone or with others. Prior to making a distribution to or for the benefit of Pebbles Flintstone for purposes of commencing a business or profession, the Trustees, or persons selected by the Trustees, shall meet or otherwise confer with Pebbles Flintstone to establish a realistic business plan for the proposed endeavor in order to determine the likelihood that Pebbles Flintstone will become financially self-supporting through the proposed endeavor, the timing and amounts of distributions from Pebbles Flintstone's trust that would be required to insure the success of the proposed endeavor, and whether such amounts would be reasonable in light of the risk of failure of the proposed endeavor, the remaining assets of the trust, and any other factors which the Trustees deem reasonable under the circumstances. The Trustees are discouraged from making the distribution authorized under this Section to Pebbles Flintstone who fails to cooperate with the Trustees in establishing a realistic business plan for the proposed endeavor.

Distributions for Wedding Expenses

Upon the request of Pebbles Flintstone, the Trustees may assist Pebbles Flintstone with reasonable and appropriate expenses for Pebbles Flintstone's wedding. If Pebbles Flintstone has attained at least 30 years of age before his or her first marriage, and if Pebbles Flintstone and her fiancé have been engaged to be married for at least one year, then the Trustees are authorized to contribute to the cost of the honeymoon of Pebbles Flintstone and his or her fiancé of an amount not to exceed \$10,000.

Encouraging Marriage

It is our desire to encourage our descendants to consider the benefits of remaining married. Therefore, on the 10th anniversary of Pebbles Flintstone's marriage, and on each 5th anniversary thereafter, the Trustees may distribute to each of Pebbles Flintstone and Pebbles Flintstone's spouse an amount not to exceed \$ _____ each.

Travel

We believe strongly in the benefit of our descendants maintaining relationships with their extended families. We request that the Trustees use trust funds to encourage and foster such relationships. To this end, we authorize the Trustees to distribute trust funds for family travel to visit family members (including the family of Pebbles Flintstone's spouse), which would include the reasonable expenses of Pebbles Flintstone and her spouse and children or more remote descendants (including the guardians of a minor Pebbles Flintstone and such guardian's children) as well as the occasional travel by family members to visit Pebbles Flintstone and his or her family.

Withholding Distributions if Pebbles Flintstone is Not Engaged in Productive Activities

Notwithstanding any provision of this Trust Agreement to the contrary, the Trustees may withhold any distributions of income or principal to, or for the benefit of, Pebbles Flintstone from a trust administered under the provisions of this Article if Pebbles Flintstone is engaged in unproductive activities or to whom a distribution would otherwise be unwise. In reaching such a determination, the Trustees may consider, for example:

- (a) whether Pebbles Flintstone is seriously pursuing an education which will enable her to obtain gainful employment commensurate with his or her abilities;
- (b) whether Pebbles Flintstone is working to support herself in a manner commensurate with his or her abilities (even if Pebbles Flintstone's chosen career does not produce substantial income but makes a productive contribution to the community);
- (c) whether Pebbles Flintstone is working in the home as a parent in the care of Pebbles Flintstone's children or other family members;
- (d) whether Pebbles Flintstone is free of substance abuse or other negative addictive behavior;
- (e) whether Pebbles Flintstone is capable of managing money in a responsible manner as demonstrated by past conduct;
- (f) whether distribution to Pebbles Flintstone would serve to benefit Pebbles Flintstone's creditors, including former spouses, rather than Pebbles Flintstone; and
- (g) if the circumstances warrant, whether Pebbles Flintstone is involved in

activities which promote the welfare of others or of the community as a whole.

The Trustee's determination as to whether distributions should be withheld as to a particular Pebbles Flintstone pursuant to the provisions of this Section shall be final and binding upon all persons interested in the trust estate. The Trustees shall not be liable to Pebbles Flintstone or to anyone else for the Trustees' decision to make or withhold any distribution to Pebbles Flintstone.

Distributions to Substance Abusers

Without limiting the generality of the Section above, in making distributions to or for the benefit of Pebbles Flintstone if the Trustees believe she may have substance abuse problems, we request that the Trustees limit distributions to Pebbles Flintstone to those which the Trustees deem necessary to insure that Pebbles Flintstone's basic living requirements are met. In making distributions for the basic health and maintenance needs of Pebbles Flintstone if she has substance abuse problems, the Trustees are requested, to the extent practicable, to make payments directly to persons or organizations who are furnishing housing, utilities, health care (including health care insurance), and other basic goods and services to Pebbles Flintstone, rather than make distributions directly to Pebbles Flintstone.

Indexing for Inflation

Wherever a specified dollar amount is referred in the foregoing provisions of this Article, such amount shall be increased by the same percentage as the percentage of increase, if any, shown by the All Items Consumer Price Index for Urban Wage Earners and Clerical Workers published by the U.S. Department of Labor, Bureau of Labor Statistics, for the Kansas City Area for the month in which this Trust Agreement is executed, as compared with the most recently published Index on the first date that such gift takes effect or such distribution becomes permissible. If such index is no longer published, the Trustees in their sole and absolute discretion shall select an appropriate index for the purpose of adjusting such amounts for the effect of inflation since the date this Trust Agreement was executed.