

CRUMMEY NOTICE TWO LIVES

Date: _____, 20__

To: Each descendant of _____ (the Grantor)

From: Trustees

On behalf of the Trustees of the Irrevocable Trust dated _____ and created by the Grantor and Grantor's spouse, I hereby give you notice that during this calendar year (and during each subsequent calendar year during the lifetime of the Grantor of such trust and during the lifetime of Grantor's spouse), you have the right, to be exercised by means of an instrument in writing signed by you (or by your legal guardian) and delivered to the Trustees, in your absolute discretion, to withdraw from the principal of the trust estate an amount or amounts (payable at the discretion of the Trustees in cash and/or in kind) as stated in Article FIRST of the trust agreement. Part or all of the right to withdraw said amounts from the trust estate expires on the last day of each calendar year.

Trustee

I acknowledge receipt of the above notice, and to the extent legally effective, I waive further annual notices of this right.

Name

Signature of descendant or parent