

BITCOIN-CENTRIC PERPETUAL FAMILY TRUST

Core Trust + 5 Subdivisions | 30-50 Year Build to \$110M+ Endowment



ALLOCATION BUILD-UP & GROWTH OVER TIME



COMPOUNDING GROWTH TIMELINE



200-1,000+ YEAR FAMILY PROSPERITY | INDEPENDENT LEGAL RESOURCES



CORE HOLDINGS QUICK REFERENCE

Layers 1 · 2 · 3 · 5 — Core Trust Only



EXCHANGE-TRADED VEHICLES

\$IBIT \$EZBC \$BCHG
\$ARKB \$MSBT
\$HODL \$BTCW



21 min · 42 goal · Core Layer 1

21-42 goal · 42 preferred · Secondary

1 CORE Foundation — must support Full Heir checks first

STOCKS

AAPL \$1M TSLA \$1M ABALX \$1M

BONDS

10K TREASURY ZEROS (~\$10M face) 800 COUPON TREASURIES

≤ 2,000 CORPORATE (IG) 1,000 MUNI (IG)

ZERO ADD-ON

+10% BTC / BCH (25% steps) +1.25% GROWTH ETF

Amend. 23

+1.25% SHORT TREASURY ETF

2 SECONDARY Begins once Core supports Full Heir checks

\$1M EACH

AMZN MSFT SPCX BRK.B WMT GOOGL ABNB \$500K

NVDA \$200K

\$100K EACH

KO AXP HSY DASH LYFT LVMUY SPG LDOS

\$100K SPLITS

ORCL / DELL / INTC ISRG / LLY RSMC / SCHM LMT / NOC

FUNDS / CHAINS

TARGET-DATE \$1M / vintage GLD / SPPP ≤ \$500K

BLUE-CHIP MUTUAL FUND \$1M REIT \$1M HEALTH-SCI \$1M

ETH / SOL / ADA \$1M

BONDS \$1M ea.

HARVARD YALE PRINCETON MIT BROWN

3 THIRD LAYER Begins once Core + Secondary support Full Heir checks

STOCKS ≤ \$1M

\$XYZ (SQUARE) DIS XOM

FUNDS

MUNI FUND ≤ \$1M HIGH-YIELD MUNI ≤ \$200K

GOAL / OTHER

100 MUNIS PER STATE (~\$5M face) TRUSTEE DISCRETION SLEEVE

LOSS-RECOVERY RESERVE

5 LONG-MATURITY BONDS + BALANCE Amendments No. 14, 21 & 22

BONDS

500 CENTURY BONDS (e.g., MIT) ≤ \$5M FACE CENTURY BONDS

MONTHLY COUPON — \$GS

BALANCE

\$50K-\$150K each

BLUE-CHIP ETF TECH ETF HLN BAESY CNH BC FITB

LOCAL BANK x2

BTC-SUPPORT

\$100K → \$1M+

MSTR STRC SATA COIN IBKR SCHW STCE ARKX ARKW ARKF

ARKK GDLC

VALUE LAYER

\$270K → \$1M

NKE RACE CPB CAG ABT ABBV RL LRLCY CMCSA VZ

AKAM PLTR CSCO PEP IHG CHH GTY CVX GIS MDLZ LUV

OTHER

HLT / MAR \$100K SMALL-CAP ETF SAVINGS LAYER: CDs \$50K+

ART MUSEUM BONDS \$100K face ART & DESIGN SCHOOL MUNIS \$40K

MED RESEARCH MUNIS \$50K AI PICKS \$100K: COST / V / AWK

INCOME ORDER

1) \$5M TARGET 2) LOSS RECOVERY 3) HOUSING 4) INTEL

Core Trust only — Subdivisions A-E not included. Layer 4 (Operating Businesses): see Section 4D. Full Trust & Amendments govern.

2

[FAMILY NAME]

MULTI-GENERATIONAL WEALTH PRESERVATION TRUST Final Draft — Short Template

DATE: _____

GRANTOR: [Name] ADDR: [Address]

INITIAL TRUSTEE: [Name] ADDR: [Address]

1ST SUCCESSOR: [Name] 2ND SUCCESSOR: [Name] (optional)

SITUS / LAW: [South Dakota / Alaska / Delaware / New Jersey / Illinois / New Hampshire / Wyoming / Florida / Texas / Nevada / other]

Note on situs options: Duration rules vary by state and change over time; confirm current law with counsel before selecting situs. States currently cited as permitting perpetual or indefinite-duration trusts (no rule against perpetuities) include South Dakota, Alaska, New Jersey, Illinois, and New Hampshire, and Delaware for personal property (Delaware real estate is capped at 110 years unless held through an entity). States using a long fixed term instead of true perpetuity include Wyoming (1,000 years), Florida (360 years), Texas (300 years), and Nevada (365 years — not perpetual). Other states cap duration far shorter, commonly around 90 years. Confirm current law with counsel before selecting situs.

Long-term family trust first; charity second. Family support is primary.

1. PURPOSE

Hold and grow family wealth for at least 200 years (or the longest time the law allows). Support living heirs. Full Heir benefits come first. Later updates may not cut heir support. If assets allow, the Trust may create a not-for-profit charity or foundation, but that must not reduce Full Heir base checks or Core-first rules.

Trustee, or Trustee + Voting Heirs, may vote to increase benefits, not to decrease benefits for any Group of Heirs. Only allowed reductions: equal temporary class- wide cuts when the Trust cannot afford the full target, and the loan-default rules here.

2. WHO IS AN HEIR

Full Heir: blood descendant of the Grantor, including a child born out of wedlock. Adopted Full Heir: child adopted by a Full Heir. Heir of an adopted child: later generations of that adopted line.

Adult children of a Significant Other over 21 cannot enter by adoption. A Full Heir may have 2 Adopted Full Heirs, unless marrying (or equivalent) a Significant Other who already has more than 2 children; then that household's adopted children count as Adopted Full Heirs. Vested Adopted Full Heir rights stay even if the parent's status later changes.

Heirs under 20 in every class are Beneficiaries for education. If able, the Trust should build in advance and provide for them, without cutting Full Heir base checks.

Spouses / equivalent Significant Others get only the limited spouse supports written here. They are not Qualified Heirs except: spouse of a Congressperson or Senator; VP or Second Lady; President or First Lady.

A Full Heir or Heir of an Adopted Child who donates \$1,000,000 to this Trust, and that donor's children, receive Qualified Heir status — \$2,000,000 lifetime income in place of the standard \$1,000,000, or in place of the lesser/proportional amount an Heir of an Adopted Child would otherwise receive, counting as that generation's one Qualified Heir under the adopted-line cap in Section 6. If the donor or a child later separately achieves Qualified Heir status through one of the Basic Paths in Section 6, that person receives an additional 15%–20% above standard Qualified Heir lifetime income, at the Trustee's discretion. The donor's Spouse receives double the standard Spouse lifetime support — \$200,000 instead of \$100,000 — in recognition of the donation, without becoming a Qualified Heir. The donor and each of the donor's children have their wedding or equivalent union-ceremony gift increased from \$5,000 to \$20,000 each, if the Trust can afford it, limited to one marriage or equivalent union per person; a later remarriage reverts to the standard \$5,000 gift.

3. TRUSTEES AND VOTES

Trustee: Full Heir by blood, 25+, willing and able. Adopted Full Heirs may vote, not be Trustee. Heirs of adopted children may not vote or be Trustee. Default voters: Full Heirs and Adopted Full Heirs age 20+. Trustee may, in writing, include age 18+ for a vote. Failure of duties: eligible voter may demand removal. Named Successor

takes over if clear; otherwise majority of eligible voters. Outgoing Trustee turns over assets, records, and keys.

Incapacitation clarified: a Trustee's low vision or blindness, low hearing or deafness, or use of a wheelchair or walker does not, by itself, constitute incapacitation. Confusion that is not permanent, and rare or non-debilitating episodes of confusion, do not constitute incapacitation. Advanced neurological conditions that cause sustained, permanent impairment do constitute incapacitation — but only upon a diagnosis from multiple Qualified Medical Professionals, and never on the diagnosis or opinion of any Medical Professional who is also a Beneficiary of this Trust. See Amendment No. 6 for the certification and review procedure.

Votes: once per year only, mail or electronic.

Trustee pay (plus heir benefits if any): \$42,000/year before Core; \$84,000/year after Core. Core for pay: 21 BTC (incl. ETF); \$500k AAPL toward \$1M; \$500k TSLA toward \$1M; \$500k ABALX toward \$1M; 500 corporates toward 1–2,000; 500 munis toward 1,000.

Retiring Trustee who hands off before death gets enhanced retirement benefits as follows. Unless the Trustee's departure is a removal for Fraud or a removal for Prejudice (see Amendment No. 6): a Trustee is elevated to Qualified Heir status upon retirement if not already a Qualified Heir. A Trustee who independently qualified as a Qualified Heir before or during their tenure — meaning Qualified status earned through one of the Basic Paths in Section 6, and not through the Trustee's own discretionary power to bestow Qualified status for distinguished achievement (see Amendment No. 1, Item 8) — receives, in addition, a 25% boost above the standard Qualified Heir base Trust income. Either way, the Trustee also receives the 5% to 10% retirement increase described in Amendment No. 6, applied on top of that Qualified Heir income (boosted or not), with the exact percentage set by the Successor Trustee. No retirement unless a Successor is installed immediately, a new Successor is also chosen, and both changes are legally updated.

Use two quality financial institutions. Review them for scams, thefts, fines, settlements, regulatory actions, or other material risks; move assets if continued use would endanger Trust property.

4. WHAT THE TRUST TRIES TO OWN

Buy slowly. Do not starve heir payments. BTC accumulation is a priority; also build income to buy more BTC and BCH.

Investment order: (1) Core, (2) Secondary, (3) 3rd Layer. Operating businesses may start at any time if they do not starve Full Heir checks or Core-first rules. The Trust can and should consider building its own law firm as an operating business.

No set long-term maximum on BTC, BCH, or any holding. "Up to" figures are goals/weights, not caps. Increases beyond "up to" must be proportional and balanced (more AAPL with more TSLA + ABALX + corporates + munis + Treasuries; same idea for Secondary and 3rd). More BTC/BCH have no limit if paired with simultaneous income bonds to buy more BTC/BCH.

Few additions. Extra stocks, chains, non-IG bonds, or equivalent ventures need a majority vote of eligible Heirs. Trustee may add any 4- or 5-star Morningstar fund with strong long-term performance; not a non-4/5-star fund unless a vote is held.

A. Core 21 BTC min; 42 if possible; build more when possible. After 21 BTC, up to 7 BTC only in proven IG-like Bitcoin income methods, watched and pulled back if weak; other 14 of the core 21 in conservative custody.

\$10M face 30-year zero U.S. Treasuries, rolled into new 30-year zeros (2086–2105, then next window). Coupon ladder: when possible, 40 coupon Treasuries maturing each year for the 2030s–2040s and 2050s–2070s onward.

Up to 2,000 corporates, ≥95% IG. 1,000 munis, 100% IG. \$500k–\$1M each AAPL, TSLA, ABALX. Exceed if proportional. Original Core target ~\$34M.

Grow Core so Qualified Heirs can be paid without cutting Full Heir base checks. Core first.

B. Secondary (after Core can support Full Heir checks) #1 Secondary: BCH. 21–42 goal; 42 preferred; no long-term max; pair more BCH with income bonds.

\$1M each: AMZN, MSFT, SPCX, BRK.B, WMT, GOOGL.

\$100k each: KO, AXP, HSY, DASH, LYFT. \$500k ABNB. \$200k NVDA. \$100k ORCL/DELL/INTC or split.

\$100k ISRG/LLY. \$100k RSMC and/or SCHM. \$100k LVMUY. \$100k SPG. \$100k LDOS. \$100k LMT/NOC.

\$1M face bonds each: Harvard, Yale, Princeton, MIT, Brown. \$1M in 4- or 5-star Morningstar target-date funds for 2030, 2035, 2040, 2045, and each later 5-year vintage. Up to \$500k GLD and/or SPPP. \$1M 5-star growth/blue-chip. \$1M 4- or 5-star REIT fund/ETF. \$1M 4- or 5-star health-sciences fund/ETF. \$1M ETH/SOL/ADA or split if each used name has sustained market cap >\$1B; Trustee may pick another large chain meeting that test. Exceed if proportional. Do not cut Full Heir checks.

C. 3rd Layer (after Core + Secondary can support Full Heir checks) Up to \$1M among \$XYZ Business [Square], DIS, XOM. Up to \$1M 4- or 5-star muni fund. Up to \$200k 4- or 5-star high-yield muni.

Objective: 100 munis per U.S. state (~\$5M face), rebalanced for quality. Prefer IG. High-yield stays in the \$200k sleeve unless majority vote. Exceed if proportional. Do not cut Full Heir checks.

D. Operating businesses Allowed if profitable and they do not starve checks/Core: Airbnb(s) (incl. appreciation; rebalance if not profitable 10 years); profitable \$XYZ Business [Square]; farm that also sells a marketable consumer product; golf course or country club with course if profitable; medical cannabis farm or medical/recreational dispensary if profitable each 10-year period; the Trust's own law firm.

Where possible, such property should use natural energy profitably to mine BTC (and may mine BCH) for that business and the Trust.

Smaller operating businesses: Trust majority (>50%); preference 90–100%; remaining minority mostly owned by a Trust beneficiary.

BTC-centric family business with a Qualified Heir: 49% Heir / 51% Trust. If a Subsidiary runs an operating business, the Core Trust keeps 51% — except an organization collectively worth more than \$1 billion (e.g., a pro sports team), where Core or a Sub may own a lesser %.

Most profit returns to the Trust, Core first. Mined BTC/BCH: business first, then Trust, Core-first. If not worth \$5M and annually profitable within 15 years, rebalance;

after 10 more years still short of both, wind down (include employees, benefits, liabilities, taxes). Do not starve heirs or Core for an unprofitable business.

E. Under-20 savings from excess (tax-advantaged if useful) If advantageous for Trust taxes, distributions should be made to savings for Beneficiaries under 20. Condition: the Beneficiary's guardians must put those savings into the same investments as the Core, Secondary, and 3rd Layers.

In a year of excess profit, after the Trust is built up sufficiently and has done all required heir income and support, that excess is divided equally among all Beneficiaries under 20, including Heirs of Adopted children equally.

F. Subsidiary trusts / separate accounts (A–E) The Core can and should create subsidiary trusts it controls, or separate accounts, for A–E below. Same model as the Core, but lesser goals on holdings other than BTC and BCH — typically 30–50% of the Core model. Each Sub should also provide additional income to Beneficiaries. Each of A–E works to build 21 BTC and 21 BCH, then uses the same 1st/2nd/3rd layer model at that fraction. Subs do not use funds for bets or predictive markets (see Amendment No. 14, Section 2, for the applicable definition of these terms as used throughout this Trust).

These Subs exist because money and modern infrastructure attract sophisticated attacks and rare perils (fire, theft, physical attack, unlawful detainment, infringement of constitutional rights, undetected software-based attacks). They are support and defense structures, not a license to spy.

A. Tax Support Trust for Beneficiaries — Same Core investment structure, sized smaller. Assists Beneficiaries with taxes.

B. Living Expenses / Housing Support Trust — Additional funds for a property and/or a second property for Beneficiaries. If a Beneficiary requests support for a second property, that Beneficiary must agree to give the Family Trust 10% of that property. The Beneficiary may later buy that 10% back from the Trust at 0% interest, or leave it with the Trust long-term for the Trust's benefit.

C. Intelligence Subdivision Trust — Support trust for necessary lawful defense of any Beneficiary. Provides additional income to all Beneficiaries, including spouses. If

possible, maintain 24/7 live communication — through a quality third-party service, or the Trust office if it can meet the duty.

Purpose: immediate help for a significant problem; keep current on Beneficiary health issues and, where possible at scale, support curative research; if a Beneficiary dies of a disease, this Sub addresses related support needs; if a Beneficiary is in peril, support the fastest lawful defense available; if scammed or stolen from, pursue the strongest available legal remedy at once.

No intrusion and no spying on any Beneficiary. Defend Beneficiaries from attacks; provide intelligent defense across their lifetimes. In advance, arrange the fastest available real-time responses for medical emergencies and real-time defense needs in home towns and second home towns. Maintain regular awareness of software- based attacks affecting Beneficiaries' locations (home, second home, vacation, work, college town) and, where necessary, protect them from those attacks.

Especially for active military, military families, and veterans — and likewise for all Beneficiaries — this Sub should be able to arrange real-time help against mundane or significant threats to well-being and safety, wherever they are: paramedic response; helicopter/EMT if necessary; support for lawful efforts concerning an active-military Beneficiary taken POW, with no Publicity whatsoever; and pre- arranged contacts with quality security/defense firms that can, if ever necessary, rapidly deploy lawful armed protection in real time. Work with Sub E on real-time medical prevention and curative help.

D. Large Family Branches Support Subdivision — Safety trust so each Beneficiary receives at least \$1,000,000 lifetime income, for a permanent long-term duration, including 1,000+ years from creation of the Core Trust.

E. Medical / Health Support Trust — Quality home nursing or “Excellent” facilities for all Beneficiaries, including Heirs of adoptees and all Beneficiaries' spouses. Real- time Medic Alert devices if required. Keep contact info for the strongest medical professionals in Beneficiaries' locales. Support Sub C on real-time help to prevent harm/injury or provide immediate curative help 365 days/year.

5. TRADING

Own stocks and bonds, not options, except a \$500k–\$1M options sleeve; profits to Core/Secondary/3rd.

Betting solely for earnings, only if the Trust can afford it: up to 4 bets every 10 years, \$75k total, only MLB World Series, NFL Super Bowl, PGA Masters, NBA Finals, Keeneland Toyota Blue Grass, Kentucky Derby, FIFA World Cup Finals, NCAA Finals. Notify Beneficiaries of bets and results. Loss: buy 50 munis per losing bet ASAP (winning state, or host state if international). After any loss, later bets need prior majority approval of eligible Beneficiaries.

(As clarified in Amendment No. 14, Section 2, this Section 5 exception covers wagering on the named events regardless of the platform used — including a Quality Predictive Market Finance Site/Service, in addition to a traditional sportsbook. A predictive-market position on a named event is not a separate, less-restricted category of activity; it is betting under this Trust and is fully governed by this Section's caps, notice requirement, and municipal-bond buy-back rule on a loss.)

6. YEARLY CHECKS (AGE 20+)

Pay living generations together when able.

Full / Adopted Full Heir: \$20k–\$25k yearly; \$1M lifetime.

Qualified Full or Qualified Adopted Full: \$40k–\$50k yearly; \$2M lifetime.

Heir of an adopted child: lesser/proportional; see cap.

Personally Qualified heir of an adopted child: Full-Heir level for that life only; \$2 million lifetime income, the same as other Qualified Heirs; their children return to the lesser track.

Qualified Heir — one path is enough (100% more). Includes Full, Adopted Full, and Heirs of Adopted. Spouses are not eligible for Qualified Heir status except on Path 7's political-spouse items — a Spouse of a Beneficiary who is a Congressperson or Senator, Vice President, or President is the only Spouse eligible for full Qualified-Heir-level benefits. All other Spouses receive \$100,000 lifetime, unless their family donates \$1,000,000 to the Trust under Section 2, in which case the donor's Spouse receives \$200,000 lifetime instead; that donation does not make the Spouse a Qualified Heir.

- 1. M.D. (medical degree).
- 2. CS: programming, hardware, software, all CS branches incl. AI/robotics. Degree or 3 years CS study. Art/Design major taking coding/hardware/AI/robotics eligible, degree or not, if 3-year college min met.
- 3. U.S. active duty or veteran.
- 4. Art/Design + scientific visualization / tech or medicine: ≥3 years college; Scientific Visualization specialty or equivalent toward CS or Medicine; + 3 months documented CS- or medical-related work. Counts: care for sick/elderly/disabled; laborer at a tech or medical company; Art Therapist with patients. Does not count: answering phones for tech or medicine. One quick lecture does not count; one weekend-or-longer conference with multiple scientist lectures does count (incl. Heirs of Adopted).
- 5. Architect, or house/building construction education or professional experience.
- 6. Judge in good standing.
- 7. Congressperson or spouse; Senator or spouse; VP or Second Lady; President or First Lady; Legislative Assistant to Congress for at least one full term.
- 8. Heir who is an executive of an IG corporation.
- 9. \$1M donated to this Trust: see Section 2 for the full donation-benefit rule (covers the donor, the donor's children, Spouse, and wedding gift).
- 10. Current or Former United States Secret Service Agent or Employee.
- 11. Current or Former United States Supreme Court Jurist or Employee — including Assistant-level employment or security-level work for the U.S. Supreme Court; or any Heir who is a J.D. and a member of the Supreme Court Bar, qualified to argue before the Supreme Court. Does not include janitorial-level employment.

- 12. Academy Award winner, or Scientific and Technical Academy Award (“Tech Oscar”) winner, in the motion picture business; any Production Crew Member for the Academy Awards; any Emmy Award recipient; a character actor who has appeared in 10 or more films or TV shows; or any film or TV production crew employee who has worked on 10 or more films or TV shows.
- 13. Mid-to-high-level employee, or third-party service person who completes 6 to 12 months of construction or restoration/renovation work, at the John F. Kennedy Center for the Performing Arts.
- 14. Current or former high-level or mid-level employee (including Assistant-level work) of the Department of Homeland Security, the Department of Justice, or FEMA; or a high-level or mid-level civilian employee of the Pentagon, the White House, or the National Reconnaissance Office.
- 15. Any employee, in any capacity, of the National September 11 Memorial & Museum, the National Security Agency, the Defense Intelligence Agency, the Central Intelligence Agency, Arlington National Cemetery, a U.S. Presidential Library or Historic Home, or a Historic Home of the family of a U.S. President that is run by the National Park Service or a similar state agency (such as Belle Grove, home of James Madison's sister) — including full-time cooking, cleaning, or restoration work — or any third-party service person who completes a 6-to-12- month restoration or construction project at the Pentagon, the White House, Arlington National Cemetery, or a Presidential Library or Historic Home, including but not limited to George Washington's Mount Vernon, James Madison's Montpelier, Thomas Jefferson's Monticello, any U.S. President's official library or historic home, or a National Park Service (or similar state agency) historic home belonging to a U.S. President's family (such as Belle Grove).
- 16. President or Provost of a State University, an Ivy League college, or a Historic College on par with Wellesley, the Rhode Island School of Design, Skidmore, Howard University, or a Historically Black College or University.
- 17. Any Heir who is an employee of the British Royal Family for no less than 6 months.
- 18. Any Heir who is a low-to-high-level employee of the United States Intelligence Community, the Cybersecurity and Infrastructure Security Agency (CISA), or a similar U.S. Government defense or intelligence office.

Education/professional paths support co-owning BTC-centric family businesses at 49% Heir / 51% Trust.

If short of cash: equal reduced amount within each class, Full Heirs first, then restore. Trustee may raise \$20k–\$25k for inflation. If Trust income is 100% over that heir's standard deduction, Trustee may add 25% that year for tax.

No cuts for moving countries, other wealth, distance, politics, religion, marriage, lifestyle, or Trustee preference. Only unaffordable equal class cuts and loan defaults.

Adopted-line cap: each generation of heirs of adopted children as a whole should not exceed one Qualified Heir's \$2M unless the Trust can easily do more without hurting Full Heirs; otherwise \$250k lifetime each.

7. EXTRA SUPPORT

Education (after yearly checks, if able; under-20s in every class are education Beneficiaries): Full yes; Adopted Full yes; heirs of adopted children yes, inside the generation cap. State-accredited or equivalent. Documented tuition, required fees, reasonable related costs.

Severe-disability medical for any beneficiary, including spouses. Full Heirs first if needed. Adopted-line proportional unless the Trust can easily do more.

Maternity / wedding / cash loan. Full and Adopted Full: maternity as documented (may exceed \$15k); \$5k wedding (incl. second marriage); may borrow \$100k due in 5 years or 10 years + 5%. Miss repayment: lose half of benefits until paid + interest. Heir of adopted child: maternity up to \$15k; \$2k wedding (incl. second); no \$100k loan.

Nursing/funeral for eligible heirs, Full Heirs first; adopted-line proportional unless easily more. Spouse of Full or Adopted Full: \$100k lifetime + nursing + basic funeral, including spouse of an heir of an adopted child, for nursing and funeral benefits.

BTC loans. Full Heir / CS major / Qualified: up to 0.5 BTC for a profitable Bitcoin- app business if Trustee or majority of eligible 18+ voters agree. Due 10 years, or +5 years + 5%. Adoptee or heir of adoptee: up to 0.1 BTC, only with 3 years CS as in Section 6, only for a profitable Bitcoin-centric business; same due dates. Default:

borrower permanently off Trust income; descendants return to income (and education if eligible) after 30 years. Trustee may seek restitution.

8. LEFTOVER INCOME

After required payments, extras, and Trustee pay: 5% charity; 95% between extra heir checks and rebuilding. Guide for the 95%: 8 years/decade ~50/50; 1 year ~30% heirs / 70% kept; 1 year up to 95% heirs. Do not permanently cut anyone except a defaulting borrower.

Surplus after Full Heir support and Core may fund a Trust charity/foundation and/or capitalize Subs A-E.

9. DURATION

Not meant to end. 200 years or the state maximum. If the state will not continue it, first roll into a new equivalent family trust in a better state. If it must end: every living eligible descendant one equal share (per person, not per stirpes). If none remain, remainder to charity, including any Trust-created charity/foundation.

10. PAPERWORK AND CHANGES

EIN. Trustee files Trust taxes personally (1041 and K-1s). Yearly written accountings: holdings, loans, who is Qualified and by which path, adopted-line caps, Trustee pay, defaults, operating businesses (incl. 49/51 or Sub 51% Core), Subs A– E, under-20 savings, charity, votes, institution reviews.

Allowed: more support, clearer admin, better custody, replace a dead ticker with a similar holding, legally update Successors, votes to increase benefits, and forming/funding Subs A–E. Not allowed: cutting income, education, severe-disability medical, or ending share for moving, other wealth, distance, or similar. Only the equal temporary class-wide cuts allowed under Section 1 (when the Trust cannot afford the full target) and loan defaults may reduce income. No decrease for any Group of Heirs.

[Revision note: this paragraph previously read “Only loan defaults may reduce income,” which conflicted with the affordability-based equal-class-cut exception stated in Sections 1 and 6. It has been corrected here to match those sections.]

Lawyer OK for formation, custody, title, operating-business/Sub papers, charity — not as a substitute for the Trustee personally preparing, signing, and filing Trust tax returns. Vet lawyer and firm. A second independent quality lawyer (different firm, no fee-share, no conflict) must review. Keep written proof. Lawyer may not alter the Trust.

Alteration only within Grantor intent, by Trustee + majority of then-eligible voting beneficiaries, at the once-yearly vote. Counsel may draft, not adopt. No form, modernization, decanting, or restatement may by itself change heir classes, cut benefits, change Core-first rules, or override Grantor intent.

SIGNATURES Grantor: [Name] Date: _____

Initial Trustee: [Name] Date: _____

[Notary and witnesses as required]

SCHEDULE A — STARTING PROPERTY [cash / securities / Bitcoin / other]

COUNSEL NOTE: Planning language only until counsel rewrites it under the chosen state code, adds required legal clauses without changing Grantor intent, and the Grantor funds title in the Trustee's name. Do not file this chat template with a Recorder as a substitute for signed, notarized, funded lawyer documents.

AMENDMENT PAGE Trust dated: _____ Amendment No.: ____ Date: _____

This page may hold later numbered amendments. Leave unused lines blank. Do not treat a chat printout as a recorded or funded trust.

Note (design goal, not a cut to heirs): This Trust is meant to and designed to grow and be built over time to \$40+ million → \$84 million → a goal of \$110 million; then it is meant to be sustained at over \$100 million permanently. Growth targets do not replace Core-first rules and may not be used to starve Full Heir yearly checks.

Who may adopt an amendment An amendment is legally updated into the Trust only if made by: (1) the Grantor(s); or (2) the Trustee together with a majority vote of beneficiaries then eligible to vote under Section 3.

Counsel may draft language. Counsel may not adopt it. Do not use later “updates,” decanting, restatement, or professional recommendation to cut heir classes, Full Heir base checks, Core-first rules, or Grantor intent.

AMENDMENT NO. 1

1. Subdivision stock substitution (Core sleeve unchanged)

Core keeps the \$XYZ / \$DIS / \$XOM split. That Core sleeve stays \$XYZ / \$DIS / \$XOM.

The Trustee may substitute that same three-name split in any Subdivision only (not in Core). Examples: \$XYZ / \$DIS / \$META in the Intelligence Subdivision; or \$GS / \$AVGO / \$MU in the Tax-Assist Subdivision.

A substitute name may be used in a Subdivision only if it is common stock of an issuer of an Investment Grade corporate bond the Trustee adds, and only if that issuer is either (a) a company with a market capitalization of \$1 trillion or more, or (b) a company with strong growth and strong finances, meaning its profit can easily outpace its debt.

This right does not replace Core or Secondary Core Holdings and may not be used to starve Full Heir yearly checks.

2. Indy 500 added to the limited betting exception The existing limited predictive-market exception in Section 4 (Rules for trading) also includes the Indianapolis 500. The same caps still apply: at most 4 bets every 10 years, \$75,000 total, notice to beneficiaries of bets and results, and the municipal- bond buyback rule if the Trustee loses. This event is added because it is a large competitive event. That reason shall not be used to add many other events later.

This addition does not cut Full Heir base checks or Core-first rules.

(As clarified in Amendment No. 14, Section 2: this Item 2 and the underlying Section 5 exception concern sports-event wagering, not the predictive/information-markets activity separately defined there.)

3. Health Subdivision and Intelligence Subdivision — pollutants and pathogens The Health Subdivision and the Intelligence Subdivision shall be able, at any time, to obtain data on pollutants or pathogens at any location where a beneficiary is living, visiting, or working, and, when possible, to have a facility tested for that data. This covers any home, office, hotel, school, camp, restaurant, municipal facility, hospital,

nursing home, or other place where a beneficiary could be exposed to a pollutant or pathogen that could cause infection. When possible, those Subdivisions shall use a “Probability of Infection” custom to that beneficiary's genetics. This capability is ultimately under the Intelligence Subdivision, on demand by any beneficiary, or used preemptively if the Trust believes that is necessary to help prevent disease from pollution or pathogens inside or outside a location that may threaten that beneficiary or their immediate family. This amendment is included because of the importance of preventing severe disease. It does not cut Full Heir base checks or Core-first rules.

Example: a beneficiary is going to camp. The Trust will have an interior and exterior test conducted. If the campers' bathroom / shower is found not clean and is found to have germs such as SARS-CoV-2, the beneficiary's genetics are used to see whether that beneficiary is particularly vulnerable based on a single-nucleotide polymorphism of that germ's main binding receptor, ACE2 (angiotensin-converting

enzyme 2). The Trust will then notify both the camp and the beneficiary's guardian, provide an alternate and equivalent camp for that beneficiary to attend, and instruct that the beneficiary is not allowed to attend the original camp unless the found threat is fixed.

4. Intelligence Subdivision — lawful emergency defense and relocation The Intelligence Subdivision will keep a current contact list of quality, licensed, 24/7 emergency-defense firms near where beneficiaries live, work, or visit, and will review those firms routinely for quality, including customer reviews.

Preference is for firms staffed by high-level current or former experienced law- enforcement, DHS, or SWAT-trained personnel, or equivalent very well trained armed security that provides real-time and immediate services and preferably has a strong working relation with that location's legal infrastructure. Preference also for security companies that use veterans, Army / Marines in particular.

The Intelligence Subdivision shall also use defense companies that lawfully use drones and related security technology, including a drone vehicle able to extract a beneficiary where lawful and practical, and other lawful drone security tech.

For each beneficiary, the Intelligence Subdivision shall be prepared in advance to deploy quality security services within 10 minutes, 24/7, or the fastest possible response time in a remote locale, including lawful advanced drone or remote-rescue

technology. It shall be able to provide a portrait / identification profile of the beneficiary who may require defense in real time if an emergency takes place.

At the Intelligence Subdivision's discretion, it will consider forming an independently owned personal-security company, with real-time 24/7 response, in location(s) of the Trustee's choosing.

The Intelligence Subdivision will pay in full for quality security for any beneficiary's residences, offices, vehicles, and personal devices (including an app able to contact the Intelligence Subdivision).

If an event a beneficiary will attend has elevated risk, the Intelligence Subdivision will decide whether qualified lawful armed security should be provided for that event, fully paid by the Trust. Elevated risk may include a rare factor such as violent protests near where the beneficiary lives or works. The Trustee decides whether a beneficiary may refuse that presence. If beneficiaries are near sudden violent protests, or the Intelligence Subdivision finds elevated violent crime in the locale, it may deploy a qualified specialized security company in real time within less than 10 minutes, or the fastest available time if remote.

If a beneficiary's residence area shows increasing violent crime, the Intelligence Subdivision and Trustee will fully pay to relocate that beneficiary within 6 to 12 months, or sooner if needed, to a home in an area with strong public safety and quality of life.

In a domestic dispute, or any other situation where a Beneficiary is in danger, the Intelligence Subdivision will provide lawful defense or relocation for the Beneficiary, assist in relocating any spouse or significant other, and provide support including relationship-counseling services. It will review the

location(s) for undetected software-based attacks (including advanced persistent threat or cyber-physical threat activity) that may be contributing to what looks like “random” conflict or violence, and for pollutants or pathogens affecting biometrics, and will take lawful steps — including relocation at the Core Trust's expense — to remedy any such factor it finds. “Domestic dispute” here means a genuine emergency, commonly involving physical altercation, not an ordinary argument; the Family Trust is designed to prevent, and where necessary defensively intervene in, any situation where a Beneficiary is endangered.

This Section 4 does not cut Full Heir base checks or Core-first rules.

5. Intelligence Subdivision — air travel review The Intelligence Subdivision will monitor beneficiaries' travel by air using public or private transport. If the Intelligence Subdivision finds a safety issue with public travel, it will have a security detail of two active U.S. law-enforcement badge-holding security professionals accompany the beneficiary en route, or reschedule the beneficiary onto an alternate flight or mode of transport deemed safe.

Use of private planes: to the extent allowed by law, an independent, qualified aviation-security professional will review the airports to be used, the aircraft, and the pilot and co-pilot before any private-plane travel by a Beneficiary — whether for work, vacation, a Beneficiary piloting, or an aviation school or camp with an aviation program. The plane must have a working autopilot and no history of mechanical problems on that aircraft model; the pilot(s) must be verified as certified for that craft (an issue that has arisen before, where a co-pilot was later found not to have the proper certification); and the flight path and takeoff schedule must be checked for severe inclement weather, with travel rescheduled if the reviewer finds something not up to code. The reviewer must sign off on the takeoff after this review is complete. This requirement exists because of the number of past incidents involving private planes with mechanical problems or insufficient pilot credentials.

This is a directive to have whatever review is legally allowed performed, not a directive to do anything not allowed — for example, requesting airworthiness and registration certificates, the maintenance log status sheet, and the operator's “D085” documentation, and checking the pilot(s) and aircraft model, to the extent the FAA and the operating business allow. If the Intelligence Subdivision does not approve based on what it may lawfully review, it will arrange equal transportation meeting its standard for Beneficiary private air travel.

This Section 5 does not cut Full Heir base checks or Core-first rules.

6. Intelligence Subdivision — no judging / no personal-social archive; defense only The Intelligence Subdivision will not judge any beneficiary, spy on them, or archive personal or social records. The Subdivision will at times work on tasks during beneficiaries' private time for defense only — including defending beneficiaries when awake or asleep, and reviewing to ensure beneficiaries are not subject to basic or complex attacks, including any third party attempting to disturb a beneficiary (for

example, home invasion, robbery, or attack). This also includes review to defend against advanced persistent threat or cyber-physical threat attacks, directly or indirectly, on a beneficiary (including such

an attack on a friend, third party, co- worker, or classmate that would attempt to indirectly attack a beneficiary).

Beneficiaries will be encouraged to report to the Subdivision any odd behavior or attempt to coerce a beneficiary, including any attempt to cause mishandling of information, intelligence, or corporate data, or any attempt by a third party to incite conflict. Such reports will be reviewed for advanced attacks on that third party or the beneficiary, and defense solutions will be formed to resolve any direct or indirect, basic or complex, attacks on a beneficiary.

Every third party or Intelligence-Subdivision-owned LLC will be reviewed routinely for insider threats; if that appears to be an issue, a different company will be used until it is resolved. Technology and other resources will also be reviewed for software-based attacks attempting to cause or worsen such insider threats (for example, if the Intelligence Subdivision uses or forms a security-company LLC, its personnel will be reviewed for any sign of orchestrating activity using customer data, including about beneficiaries, to benefit themselves contrary to their professional parameters). This is included because in the past some violent robberies have been perpetrated by employees or recent employees of local police departments, for instance.

This Section 6 does not cut Full Heir base checks or Core-first rules.

7. Minority stakes in Beneficiary- or Trustee-established businesses By design, this Trust is optimized to work with Beneficiaries in owning and growing profitable businesses at 51% or greater Trust ownership, consistent with Section 4D. The Trustee shall be very open to that kind of majority-owned co-ownership with Beneficiaries.

The Trust may instead choose to take a minority ownership share — never less than 25% and never more than 49% — in a business established by a Beneficiary or by the Trustee. Choosing a minority share, rather than the Trust's preferred 51%-or- greater ownership, is at the Trustee's sole discretion. The Trust may hold a minority share in only one Trustee-established business at a time, unless a majority of eligible voting Beneficiaries approves a minority share in more than one.

If the Trust holds a minority share in a Beneficiary's or the Trustee's business, the Trust will, as a condition of this Trust, provide greater than 50% of that business's support cost as necessary. This does not replace Core-first rules and may not be used to starve Full Heir yearly checks.

8. Core structure locked; Layer-3 add-ons; Intel optimization; housing; pilots; Qualified paths; defense-data meaning; Trustee taxes No amendment shall be made changing the structure of the Core Trust. However, an additional allocation of the Trustee's choosing can be added — only to Layer 3, and only using income or profit — such as any investment or trust-investment style found to be beneficial or necessary that does not risk the Trust's integrity.

(Amendment No. 14 adds a Fifth Layer directly to the Core Trust, funded and governed as stated there; it does not alter this Item 8's Layer-3 add-on mechanism.)

The Trustee must personally do the Trust's taxes (including prepare, sign, and file Form 1041 and K-1s). If the Trustee wants a CPA to review the Trustee's work, that is fine. A CPA review is not a substitute for the Trustee personally doing the Trust's taxes.

Modifications can be made by the Trustee to optimize the instructions amended to provide responsibilities of the Intelligence Subdivision. The Trustee is also able to subdivide responsibility as he or she sees fit.

Additionally, the Trustee, while serving, shall be afforded a 100% increase on housing assistance if they so choose, so long as all beneficiaries' needs are not strained. This includes both full and partial support for either the Trustee or beneficiaries. The Trust will take no ownership of the Trustee's property, or any other beneficiary's property, unless they request the Trust take partial or full ownership. The Trustee will be afforded second-home assistance without the 10% Trust ownership required of beneficiary support.

Any beneficiary who is an airline pilot will only be required to have personal travel reviewed for safety, unless that beneficiary requests support from the Family Trust for personal safety while working. The travel-safety review applies to any flying vehicle, and the exception for professional pilots applies the same way. The Trust's ability to provide security on flights by requiring a two-person qualified security detail applies to extreme threat situations only, if detected by the Intelligence Subdivision.

Any safety review is subject to what is allowed by the location that facilitates that public or private travel. The Trust and Intelligence Subdivision will go to every length possible not to cause undue stress upon beneficiaries and will work to optimize and make cost-effective whatever safety reviews are required to defend the Grantor's beneficiaries.

Paths to Qualified Heir are meant to encourage professionalism; however, they are also purposefully stated as-is. Some are easier than others, intentionally. This is not meant to discourage getting a degree or doing more, but it accommodates the reality that many qualified students are alumni without degrees, having completed partial education, and should not be treated as unqualified by the Family whatsoever. The Trustee, on a limited basis, may at their discretion extend Qualified Heir status to any number of beneficiaries who, in their opinion, have achieved a distinguished level of achievement.

The phrase "monetizing data," in the context of where and when possible monetizing defense data, refers to complex computer science: where, if the Intelligence Subdivision so chooses, it can and should consider monetizing data for Internet of Things access, using \$BTC as the basis for that. For example: if the Trust's protective layer detects a formerly undetected software-based attack, the Intelligence Subdivision should follow the standard protocol in place by CISA (the U.S. government) to report that, but should also store data on how the Trust detected it and make that available for micropayments to IoT, or similar complex use of data gained by the Trust in its role as an extra layer of security for beneficiaries. Any technical data the Trust acquires should be monetized, where and when possible, to contribute to national infrastructure defense, given the reality that one area of defense encompassed in this Trust is detecting and defending against software-based attacks on public infrastructure or other branches of infrastructure relevant to beneficiaries' health and safety.

This Section 8 does not cut Full Heir base checks or Core-first rules and does not change the structure of the Core Trust.

9. Additional legal qualifiers — data privacy, insurance, and tax coordination The pollutant/pathogen and genetic-screening capability in Item 3, and the armed- response and drone capabilities in Items 4 through 6, create data-privacy and

insurance exposure beyond what those Items state. The Intelligence and Health Subdivisions shall maintain a written data-handling policy for any genetic, biometric, or health-related information collected under Item 3 that addresses collection minimization, retention limits, and consent appropriate to age, consistent with the Genetic Information Nondiscrimination Act and applicable state genetic-privacy and minor-consent statutes; counsel shall confirm which specific statutes apply in each Beneficiary's state before that data is collected. The Trust shall also maintain liability and umbrella insurance coverage sized to its security, drone, and armed-response activities, and shall require written indemnification agreements from every licensed security or drone contractor it engages. This Item does not cut Full Heir base checks or Core-first rules and does not expand what Items 3 through 6 already authorize.

Because this Trust is designed to hold assets across multiple generations, the Trustee, working with the second independent lawyer required elsewhere in this Trust and with qualified tax counsel, shall implement a generation-skipping transfer tax exemption allocation strategy and a written tax-apportionment clause addressing how estate, gift, generation-skipping, and income tax liability is allocated among the Core, the Subdivisions, and individual Beneficiaries. This Item directs that the planning be done; it does not itself allocate exemption or set apportionment, since those choices depend on tax law in effect when each transfer occurs, and it does not change who personally files the Trust's tax returns under Section 10 or Item 8 above.

AMENDMENT NO. 2

1. Beneficiary acknowledgment and waiver — Bitcoin / Bitcoin Cash concentration; Prudent Investor Act

As a condition of receiving benefits from the Family Trust, each Beneficiary waives any future action against the Trustee regarding the wording of this Trust as it relates to the Trust being Bitcoin-centric and BTC/BCH-supportive. This includes a waiver of any right to claim the Trustee has breached a financial or fiduciary responsibility by adhering to the Trustee's good-faith interpretation of this Trust's intent with respect to these Trust requirements.

These requirements are not meant to mean an overweight position in BTC or BCH. They are purposefully included to allow for a potentially large, successful business that uses Bitcoin and/or BTC and BCH, as well as for other actions the Trustee takes toward maintaining and growing the allocation described in this Trust — in accordance with all applicable Local, State, and Federal law, including any Uniform Prudent Investor Act provision that would otherwise require a trustee to diversify unless the trust document explicitly states otherwise.

Each Beneficiary shall agree to and accept the efforts of the Trustee, and may make a claim of breach of financial duty only if the Core Holdings, once established, are altered in a manner not in accordance with the intent of this Trust — which is designed around long-term holding of investments, along with some room for various other types of investing.

The Trust will make every effort to stay up to date on the most secure ways to transact, buy, and hold Bitcoin and Bitcoin Cash, and will use ETFs and/or OTC trusts for balanced exposure to Bitcoin and Bitcoin Cash, in addition to holding the coins through a Qualified Lawful Exchange such as Coinbase.

Only after the accumulation of 21 Bitcoin and 21 Bitcoin Cash — through a Qualified Lawful Exchange such as Coinbase (or an equally strong and safe exchange) and through ETFs such as \$IBIT, \$ARKB, \$EZBC, \$MSBT, \$HODL, \$BTCW, and \$BTC, and for Bitcoin Cash \$BCHG — shall the Trust engage in self-custody, using only best practices, and shall stay up to date on any upgrades necessary to defend BTC and BCH held in self-custody.

This notation shall serve as a written waiver of any State rule requiring a written waiver of a Prudent Investor Act. The Trustee shall nonetheless read the situs State's Prudent Investor Act and use those rules, along with other best practices for trusts, for the Trustee's own custom component of Layer 3 of the Trust — which the Trustee may structure however the Trustee sees fit, funded from an allocation of Profit and Income, so long as the responsibilities of the Trust are not strained.

This Item 1 does not change Core-first rules or Full Heir base checks; it addresses only the Prudent-Investor diversification question for Bitcoin and Bitcoin-Cash- related holdings.

In this space, add the State's specific language to waive the State's Prudent Investor Act or similar, if that State requires specific language for waiving that:

[Revision note: this closing line was added to match the same “does not cut Full Heir base checks or Core-first rules” qualifier used throughout this document. This Item, including the beneficiary waiver above, is beneficiary-supplied language for counsel to review — a prospective waiver of fiduciary-duty claims is not automatically enforceable in every state, and some states limit how far a trustee can be exculpated in advance, particularly for self-dealing or bad-faith conduct. Counsel should confirm this provision is enforceable in the chosen situs and drafted correctly under that state's code before adoption.]

2. Waiver scope; self-custody key-management continuity The waiver in Item 1 applies only to the Prudent-Investor diversification question stated there. It is not a waiver of the duty of loyalty, the duty to avoid self-dealing, or liability for gross negligence, recklessness, willful misconduct, fraud, or bad faith, and it does not exculpate the Trustee from ordinary negligence in administering Core Holdings beyond the diversification question this Item addresses. Any broader liability limitation, including the schedule in Amendment No. 4, is a separate provision and does not enlarge this waiver.

Before the Trust engages in self-custody of BTC or BCH under Item 1, the Trustee shall adopt and keep current a written key-management and succession plan using a multi-signature or equivalent redundant-custody arrangement, naming at least one person or institution other than the sitting Trustee who can assist a Successor Trustee in recovering access if the Trustee dies or becomes incapacitated without warning. That plan, and any change to it, shall be reviewed by the second

independent lawyer required elsewhere in this Trust and kept with the Trust's written records. Failure to maintain a current plan does not affect Full Heir base checks or Core-first rules, but the Trustee may be personally accountable for losses that a reasonable key-management plan would have prevented.

AMENDMENT NO. 3

No-Contest; Acceptance of Design; Trustee Bargain

This Amendment is part of the Trust. It does not cut Full Heir base checks or Core- first rules and does not change the structure of the Core Trust except as written here. Capitalized words have the same meaning as in the Trust.

1. Purpose of this Amendment This Trust is designed not to be broken at all for 1,000+ years, except if it must be rolled over into an identical format because the State's law limits duration. In that case the Trust is continued, not ended.

Beneficiaries may not use the courts to break, terminate, rewrite, or partition this Trust. A Beneficiary who brings frivolous litigation, or who tries to break the Trust, is removed as a Beneficiary. That removal applies only to that Beneficiary. It does not remove that person's descendants.

A good-faith effort to preserve the Trust when there is blatant mishandling is not a removal offense.

2. Acceptance is a condition of benefits As a condition of receiving any benefit from the Core Trust or any Subdivision (A-E), each Beneficiary age 18 or older shall sign the Acceptance in Schedule 3-A.

A parent or court-appointed guardian may sign Schedule 3-A for a Beneficiary under 18. That signature binds only while the Beneficiary is a minor. At age 18 the Beneficiary must sign their own Acceptance before receiving further extras beyond any minimum the Trustee is already required to pay.

Taking a distribution after notice of this Amendment is itself acceptance of this Amendment, even if Schedule 3-A is not yet returned.

3. Removal — only the person who files A Beneficiary is removed as a Beneficiary of the Core Trust and of every Subdivision, including the Large Family Branches Support Subdivision, if that Beneficiary, or anyone acting for that Beneficiary (including a guardian, spouse, agent, or lawyer), starts or joins:

- (a) frivolous litigation against the Trust, a Subdivision, or the Trustee in that role; or
- (b) any attempt to break the Trust — including a proceeding whose purpose is to invalidate this Trust or any Amendment; terminate or partition the Trust; rewrite Core-first rules, Layer order, BTC/BCH accumulation rules, heir-class rules, duration, or this Amendment; or expand that person's benefits beyond what this Trust allows. Removal applies only to that Beneficiary. Children and later descendants of the removed person remain Beneficiaries on the track this Trust already gives them, unless they themselves start or join frivolous litigation or an attempt to break the Trust.

A removed person is not counted toward Sub D's goal that each Beneficiary receive at least \$1,000,000 lifetime income. Descendants who were not removed still count.

4. Not a removal offense — good-faith effort to preserve the Trust Section 3 does not remove a Beneficiary who, in good faith, acts to preserve this Trust because of blatant mishandling, including:

- theft, embezzlement, fraud, conversion, or other unlawful conduct;
- blatant mismanagement that a reasonable person would call a serious breach of trust (self-dealing; refusing required Full Heir checks while Trust assets exist to pay them; abandoning written custody duties; ignoring Core-first);
- an accounting, or a court construction of an ambiguous term, sought only to keep the Trust running as written; or
- a proceeding whose only aim is to enforce a duty already clearly written in this Trust. Those steps are efforts to keep the Trust, not to break it.

If the same filing mixes a good-faith preservation claim with a demand to break, terminate, rewrite, or partition the Trust, the Trustee shall give written notice. The Beneficiary may dismiss the breaking claims within 30 days after that notice. If the breaking claims are dismissed in that window and only a good-faith preservation claim remains, the Beneficiary is not removed.

5. Procedure The Trustee shall give the Beneficiary written notice describing the proceeding and this Amendment. Removal under Section 3 is effective on the date the frivolous litigation or attempt to break the Trust is filed, unless Section 4's 30-day cure applies and is used.

The Trustee may pause that Beneficiary's discretionary extras during the notice window. Required Full Heir base checks already accrued and unpaid for days before the filing date are not taken back. After removal, that person receives no further benefits.

6. Duration — not to be broken; rollover only This Trust is designed not to be broken at all for 1,000+ years.

The only intended change of legal wrapper is this: if the State will not continue the Trust for that duration, the Trustee shall first roll the Trust into a new equivalent family trust in identical format in a State that will continue it. A rollover into identical format is continuation of this Trust. It is not a breaking of this Trust. A lawsuit whose purpose is to force a different design, a termination, or a partition is an attempt to break the Trust under Section 3.

7. Trustee bargain — modest pay; broad power; personal benefit allowed if the family is funded The Trustee's pay is intentionally modest relative to the corpus and the intended duration of this Trust. The Trustee may receive the low pay and limited benefits stated in the Trustee-compensation schedule (or, if none is attached, only reasonable out-of-pocket costs plus the minimum the law requires). Trustee pay is to stay modest.

In exchange, the Trustee has the authority this Trust grants: investment sequencing (Core, then Secondary, then 3rd Layer), BTC/BCH accumulation with no long-term maximum when paired as this Trust requires, operating businesses and farms, housing interests, Subdivisions A-E, and custody decisions.

Additionally, the Trustee is able to benefit using this Trust to their maximum ability, so long as other Heirs' benefits are not strained. The Trustee is also afforded a 100% increase on Full Primary Residence benefits, and may operate a business

that benefits both themselves and all other Beneficiaries, as they see fit, provided that business does not starve Full Heir checks or Core-first rules.

The Trustee benefiting from this Trust to the maximum of their ability, while also fulfilling the responsibilities of the Trust, shall not be a reason to criticize or litigate against the Trust or the Trustee, so long as the Trustee works to ensure the whole family receives a minimum of \$1 million to \$2 million in payments and benefits, for the very long term. That responsibility entitles the Trustee to benefit as much as they can personally, within the guidelines of this Trust, so long as the whole family is also benefiting per the requirements of this Trust.

Modest pay is not evidence of a breach. Authorized personal benefit under this Section 7 is not, by itself, a removal offense and is not frivolous-litigation grounds under Section 3. This Section does not excuse theft, self-dealing outside this authorization, blatant mishandling, or unlawful acts. Other Heirs' required checks come first; the Trustee may not strain those checks in order to maximize the Trustee's own benefit.

8. Large Family Branches Subdivision D exists so a large descendant class can be supported without breaking the Core. This Amendment applies fully to Sub D. A proceeding aimed at forcing extra branch payments, equalizing branches against Core-first, ending Sub D, or breaking the Trust is an attempt to break the Trust under Section 3. Only the Beneficiary who brings that proceeding is removed. That person's descendants are not removed by it.

9. What this Amendment does not do This Amendment does not reduce Full Heir base checks for persons who have not been removed. It does not remove descendants of a removed Beneficiary. It does not change situs except by the identical-format rollover in Section 6. It does not authorize the Trustee to ignore Core-first or to starve required checks in order to buy coins or run a business.

10. Severability If a court will not enforce removal against a particular claim, the rest of this Amendment still applies. A court may refuse to enforce removal against a good-faith preservation action under Section 4 without voiding Sections 2, 6, or 7.

11. Effective date This Amendment is effective when signed by the person or persons who then have power to amend the Trust.

12. Additional legal qualifiers — self-dealing review and no-contest enforceability Section 7's authorization for the Trustee to benefit from this Trust is not a waiver of the duty of loyalty or an authorization for the Trustee to approve the Trustee's own compensation, benefits, or Layer-4 business terms without independent review. Any transaction under Section 7 or Amendment No. 6 in which the Trustee is personally interested shall be reviewed and approved in writing by the second independent lawyer required elsewhere in this Trust, or, once appointed, by the Trust Protector under Amendment

No. 9, before it takes effect. A court applying the situs's presumption against a self-interested, self-drafted benefit clause may still set aside a transaction under this Section regardless of this review; the review requirement is meant to reduce, not eliminate, that risk.

The removal provisions in this Amendment are enforceable only to the extent the situs allows. Some states will not enforce a no-contest or forfeiture provision against a Beneficiary who had probable cause to bring the proceeding, or against a Beneficiary who did not receive clear notice of this Amendment's terms before acting. Counsel shall confirm, in the chosen situs, whether additional notice, a probable-cause exception, or other language is required for this Amendment to have its intended effect, and shall update this Amendment accordingly without changing the design stated in Section 1.

Schedule 3-A — Acceptance of Design [FAMILY NAME] Multi-Generational Wealth Preservation Trust — Amendment No. 3

I have read the Trust and Amendment No. 3. I understand:

- This Trust is designed not to be broken at all for 1,000+ years, except if it must be rolled over into an identical format because the State limits duration.
 - I will not bring frivolous litigation against the Trust. I will not sue to break, terminate, partition, or rewrite this Trust.
 - A good-faith effort to preserve the Trust in case of blatant mishandling is not a removal offense.
 - If I bring frivolous litigation or try to break the Trust, I can be removed as a Beneficiary of the Core and of every Subdivision, including Large Family Branches. My descendants are not removed because of my filing.
 - The Trustee is paid modestly, with few personal benefits as pay, and is given significant power on purpose. That is how this Trust is designed. I accept that bargain as a condition of benefits.
 - I understand Trustee pay stays modest, but the Trustee may benefit from this Trust to their maximum ability (including a 100% increase on Full Primary Residence benefits and a business that benefits the Trustee and the other Beneficiaries) so long as other Heirs' benefits are not strained and the Trustee works toward the whole family's \$1 million to \$2 million long-term payments and benefits. That authorized benefit is not, by itself, a reason to criticize or sue the Trust or the Trustee.
- I sign as (check one):

☐ Beneficiary age 18 or older ☐ Parent or guardian of a Beneficiary under 18 (binds only until age 18)

Name: _____

Beneficiary (or minor): _____

Date: _____

Signature: _____

Signature block for the Amendment

Grantor / person with amendment power: _____ Date: _____

Trustee acknowledgment (optional): _____ Date: _____

Adoption Adopted by: ☐ Grantor(s) ☐ Trustee + majority of eligible voting beneficiaries

Grantor: _____ Date: _____

Trustee: _____ Date: _____

Vote record attached: ☐ yes ☐ n/a (Grantor amendment)

[Notary / witnesses as the situs requires]

AMENDMENT NO. 4

Beneficiary agreement; limited liability; case-by-case compensation

The Trust will have a written Agreement for Beneficiaries. A parent or court- appointed Guardian may sign for a minor. The Beneficiary must sign again at the age the domicile State allows that person to bind themselves. Until that second signature, the Guardian signature is only as far as that State lets a Guardian bind a minor. Counsel must use the form that State requires (often a separate instrument, not this page).

That Agreement will also contain a limited-liability clause meant to defend the Trust from claims arising from lawful services the Trust actually provides, including vendors the Trust hires.

What the cap may cover (intent): If Trust services cause unintentional harm from error, accident, or mistake — not theft, not willful misconduct, not knowing violation of law — the Beneficiary agrees, to the extent the law allows, to limit extra compensation from the Trust as set below. The Trustee evaluates each claim case by case, in writing.

- Schedule (extra compensation, not a replacement for yearly heir checks):
- Up to \$500,000 if the Trustee finds the injury or loss severe
- Up to \$250,000 if moderate
- Up to \$100,000 if significant inconvenience, undue trauma, or emotional distress that the Trustee finds real and documented
- Less-than-significant inconvenience or a lesser effect: no extra money under this schedule Yearly Full Heir / Qualified Heir checks are not reduced by this schedule. This schedule is in addition to those checks, and only if the Trustee finds a just claim.
- Legal qualifiers:
- This is not a waiver of liability for gross negligence, recklessness, willful misconduct, fraud, or bad faith, if the situs or domicile forbids that waiver.
- This is not a waiver of any duty a statute says cannot be waived (including certain duties to a minor).
- A Guardian's signature does not by itself wipe a minor's later personal-injury rights if that State will not allow it.
- A 3rd-party vendor's error does not automatically make the Trust the insurer of that vendor. The Trust will keep insurance and written vendor contracts with indemnity where obtainable. The Trustee may still pay under the schedule if the Trustee finds a just claim.
- "Just claim" means a claim the Trustee finds factually supported after a written review. It is not an admission of legal fault.
- Payment under this schedule may be conditioned on a release limited to the incident and to the extra sum paid, drafted by counsel, and only as far as that release is lawful.
- Caps are per incident unless counsel later writes a different aggregation rule. They are not a life-insurance policy and not a medical-malpractice policy.
- The Trustee and Trust will use reasonable care to prevent Trust services from causing harm, including less-than-significant inconvenience. "Everything in their power" means reasonable care and lawful effort, not a guarantee of zero error.

- This clause does not authorize the Trust to practice medicine, law, or licensed security except through licensed persons. Does not cut Full Heir base checks or Core-first rules.

AMENDMENT NO. 5

Intelligence Subdivision emergency App and live answering service

The Intelligence Subdivision will use, test, and maintain (meaning check function on a regular written schedule) an App, and a 24/7 live answering service, for Beneficiaries in a true emergency.

- Targets, not guarantees:
- App transmit of an Emergency Request to the Intelligence Subdivision: target no more than 20 seconds after the Beneficiary completes the send, network and device permitting.
- Field response: target 10 minutes, or the fastest lawful time if the locale is remote. These are service targets. Missed targets are reviewed. They are not automatic proof of a payable claim under Amendment No. 4 and not a promise that a team can physically reach every coordinate on earth in 10 minutes.

App buttons: The App shall have an Emergency Button, made very clear, for any life-threatening emergency requiring deployment of a Security Detail within 10 minutes or less when that is possible; a Test Button, for the functionality test described below; and a Cyber Defense Review Button, for a suspected severe software-based attack.

Silent Panic Button: The Emergency Button will be large, high-contrast, and paired with a simple graphic so a minor Beneficiary can recognize and use it without needing to read instructions. It also works as a silent panic button: once pressed, it will confirm to the Beneficiary that the Panic Alert has been sent, but the Beneficiary will not be connected to a live operator to speak, consistent with the nature of a silent emergency. The App will be available on phones and on other devices Beneficiaries use, including tablets primarily used for games (for example, a gaming iPad used by a minor Beneficiary). It will be clearly explained to every Beneficiary, including minors and their Guardians, that the Silent Panic Button is only for a genuine Emergency or panic situation and must not be used for anything else. If the Intelligence Subdivision receives a Silent Panic Alert, it will presume local authorities are not already aware of the situation and will respond accordingly — rapidly using remote technology to ascertain the situation at the Beneficiary's location and coordinating with local authorities for a field response in 10 minutes or less, consistent with the response targets above. As with all App functions, that response will be as fast as possible when a 10-minute response is not achievable.

App choices: The App will offer two follow-up choices after the Emergency Button is used, so the Beneficiary can say whether local emergency response has or has not already been summoned, and whether the Beneficiary wants the Intelligence Subdivision to respond on its own or with local authorities.

If an Emergency Notification arrives and neither choice is made, the Intelligence Subdivision will presume local authorities have not been summoned, and will still tell the Beneficiary (or Guardian) to call local emergency services immediately if anyone is in immediate danger, unless doing that is impossible in the moment.

The App may attach a live or recorded message to the Notification.

Coordination: If the Beneficiary says local authorities have been summoned, any Response Security Team the Intelligence Subdivision sends must, to the extent allowed by law and that location, communicate with those authorities en route and coordinate lawfully. The Trust will not direct a team to override, impersonate, or obstruct public emergency services. In an emergency, the Trust will deploy a Response Security Team of at least two people, and can deploy that Team to any adult or minor Beneficiary when required or requested.

Remote defense technology: In an emergency, and where such technology is available, the Intelligence Subdivision will be able to use remote technology to locate and, where possible, defend the Beneficiary, to the extent allowed by law — including remotely locating any assailant(s) to the extent allowed by law, and deploying sub-second defense technology to protect the Beneficiary while a Security Detail is deployed. The Trust should explore, and maintain, to the extent allowed by law, the ability to deploy this remote technology 24/7 whenever a Beneficiary is in danger.

In a true Emergency involving a life-threatening situation, the Intelligence Subdivision should also, where possible and to the extent allowed by law, work to reverse at sub-second speed any causative severe software-based attack that is worsening or causing an assailant's conduct. This ability is not guaranteed — the Intelligence Subdivision may not have it — but where possible the Intelligence Subdivision will work to achieve that advanced level of defense.

Beneficiaries do not have license to use this Service for a non-emergency. However, a Beneficiary who believes they are experiencing a severe software-based attack, cyber-physical threat, or cyber-terror attack should treat that as an Emergency, and the Intelligence Subdivision will treat it the same way — deploying a Cyber Security Detail able to be on-site within 12 to 24 hours or less.

Testing the App; new devices: A Beneficiary may, at their discretion, test the App's functionality up to 3 times a year — or more often if the Beneficiary believes a test is necessary — and no less than once every 2 years, by arranging the test in advance with the Intelligence Subdivision or the Trustee. When a Beneficiary gets a new phone or device, they will install the App on it as soon as reasonably possible and arrange a functionality

test with the Intelligence Subdivision using the Test Button described above, so a live test does not always have to be separately arranged.

Minor Beneficiaries: A minor Beneficiary will, together with their Guardian, install the App on their device or any new device and test it the same way. The Guardian will ask the minor Beneficiary to use the App at the minor's own discretion in a life-threatening emergency, in addition to, or together with, the Intelligence Subdivision's or the 24/7 answering service's ability to three-way the minor Beneficiary into local 911 if that is found necessary.

- Further qualifiers on the App:
- All App, location, audio, and dispatch functions require consent appropriate to age (Guardian for a minor) and are used for that emergency and defense only — consistent with no judging / no personal-social archive.

- Licensed, insured firms only. Armed response only where lawful, and only by persons legally allowed to carry and act in that place.
- The App is not a substitute for calling 911 or the local equivalent.
- The Trust is not liable for carrier outages, dead phones, blocked signals, or a Beneficiary who cannot operate the App. Maintain the live answering service as the backup.
- False or abusive activations may be logged for defense and cost control. They are not a basis to cut heir class or yearly checks.

Note — why this Service exists: The Trust maintains this Service because public emergency infrastructure is strong in some places and not in others. Published reports in the United States have included cases in which seconds mattered, a city team went to the wrong address, and a responder was later found to have been impaired. Some towns, including internationally, have response times of an hour or more. The Grantor does not consider an hour-plus wait, or a chance of a weak response, acceptable for a Beneficiary in a violent emergency, including attacks on persons known to hold Bitcoin. That is why the Trust will keep lawful 24/7 defensive capability for Beneficiaries. That paragraph is intent. It does not promise that every locale has a

10-minute team, that public services are incompetent, or that the Trust replaces 911 / the local equivalent.

Who may still use the Service after income stops: A person who no longer receives Trust income because of a true default under the Trust, or because of a finding of frivolous litigation under the Trust's litigation rules and applicable court rules, may still choose to keep access to the Trust's Emergency Capabilities only, at no extra charge. That access does not restore income, voting, Trustee eligibility, or other stopped benefits.

If they want that leftover access, they must sign a Specialized Agreement covering claims about those Emergency Services. The agreement may limit extra compensation to the same Amendment No. 4 schedule. It may not demand more than that schedule for those leftover services.

How these points must be shown before anyone signs: These points, and how a person avoids losing benefits, must be shown before the original Beneficiary contract is signed. They must be in plain, large, high-contrast, easily legible type, including type usable by people with low vision. They must not be only in fine print, a footnote, a hyperlink, or a separate unread packet.

- Operative rules (Amendment No. 5):
- Leftover Emergency access after income has lawfully stopped is optional to that person, at no extra fee, and services-only. It does not restore income, voting, Trustee eligibility, or heir-class rights that were already stopped under this Trust.
- The Specialized Agreement covers those leftover services only. It does not waive fraud, willful misconduct, or any duty the domicile or situs does not allow to be waived, including rights of a minor that a Guardian cannot give away.
- "Default" and "frivolous litigation" require a written finding under this Trust's existing rules and applicable court rules. A Trustee's dislike of a person or a claim is not enough.

- Failure to use large type does not automatically void the whole Trust; it can weaken the Specialized Agreement and any cutoff notice.

Does not cut Full Heir base checks or Core-first rules for anyone who still has those checks.

AMENDMENT NO. 6

Wrongful cutoff; Trustee removal; proportional perks; Layer 4

If the Trustee (or persons acting for the Trust) is found to have removed a Beneficiary's benefits outside the few cutoff grounds already written in this Trust, and the removal was based on prejudice or fraud, that Trustee is removed from office. That person does not receive the extra former-Trustee perks (the extra housing / perk lines that exist only because they were Trustee).

If there is a blatant, egregious violation of this kind — including a false claim of default, a false refusal to allow a permitted debt repayment, or a false claim of frivolous litigation — the Successor Trustee may seek restitution from the former Trustee.

By design the Trustee is not paid a large salary and may benefit more than a typical heir (housing help, Layer-4 business participation, and similar perks already written). That is intentional. It is also proportional: those extra benefits are allowed only while ordinary Beneficiary needs and Core-first yearly checks are not strained.

No Beneficiary may treat “the Trustee is allowed to benefit more” as a standalone claim against the Trustee or the Trust when the Trustee is acting inside this design. That sentence does not bar a Beneficiary from challenging fraud, prejudice, self- dealing that breaks Core-first rules, or a false cutoff.

The Trustee must acknowledge and agree in writing, when taking office, that extra Trustee benefit depends on all Beneficiaries benefiting under the Trust's rules, not on starving the book to feed a side company.

Layer 4 / operating businesses: Examples of the design: the Trustee forms a company and the Trust owns 51%; or the Trust takes a minority stake in a Beneficiary's company and pays more than 50% of support cost to grow that business, subject to the ownership-percentage and one-company limits in Amendment No. 1, Item 7. Exact percents may differ if counsel and a written deal say so.

- What may not differ:
- No Layer-4 business may reduce all Beneficiaries' benefits or break Core-first rules.
- Profit from Trust / Trustee operating businesses is allocated through the Trust under the existing distribution rules, not by informal side payments.
- The Trustee may pursue those businesses to the maximum the design allows, and Beneficiaries may do the same through Layer 4.
- The Trustee shall not put the Trustee's own needs ahead of Beneficiaries. If the Trustee forms a business, it is expressly for the Trust's ownership share and for Beneficiaries as a class, not for the Trustee alone.
- Operative rules (Amendment No. 6):
- Removal of a Trustee for prejudice, fraud, or a false cutoff, and any restitution from a former Trustee, require a written finding (Successor Trustee plus independent counsel) or a court / arbitrator the situs allows, and then only lawful process. No self-help.

- “Immediately” means the office ends when that written determination (or court order) is effective under situs formalities — typically notice and Successor acceptance. It does not authorize using the security team against the former Trustee.
- Losing extra Trustee perks does not by itself strip Full Heir or Qualified Heir status, yearly checks, or Emergency access, unless a separate existing Trust rule already does that.
- A Beneficiary who reports a suspected false cutoff in good faith is not, for that report alone, in default or in frivolous litigation.
- Extra Trustee benefit is allowed only while it stays proportional and Core-first.
- Layer 4 operating businesses do not create a new heir class and do not create a silent equal split that overrides the heir-class and distribution rules already in this Trust. Profit and support run through Trust accounting and those existing rules.
- “Should not be criticized or antagonized” is Grantor instruction about good- faith, proportional perks. It is not a gag order, not a defamation clause, and not a ban on asking for accountings the law or the Trust already allows. Does not cut Full Heir base checks or Core-first rules.

Additional operative rule — Trustee incapacity This Amendment's removal process addresses prejudice, fraud, and false cutoffs. It does not by itself address a sitting Trustee who becomes unable to serve through incapacity rather than misconduct. If two independent, licensed physicians who have examined the Trustee certify in writing that the Trustee is unable to manage Trust affairs, the Trustee's office ends on the same terms Section 3 already uses for a Trustee who cannot serve, and the Successor Trustee takes over under Section 3's existing procedure. This is a medical and administrative determination, not a finding of prejudice or fraud, and does not, by itself, strip any perks or benefits that only a finding under this Amendment's removal-for-cause process can strip.

The Trustee reserves the right to counter an attempted removal for incapacity with testimony from two licensed physicians showing the Trustee is fit to serve, contrary to what was presented. If the finding is contested in this way, an Independent Review Board of certified medical professionals who have no relationship whatsoever with any Trustee, Beneficiary, or Trust contact shall review the matter and make a determination. The Trustee may contest that Review Board's determination one time only, through the formation of a second, separately constituted Independent Review Body of certified medical professionals, whose determination is then final.

If the Trustee is removed due to incapacity, the Trustee shall receive, in addition to continuing Trust income, a one-time payout of \$100,000 to \$200,000 from the Trust.

Regardless of the reason a Trustee departs office, other than removal for Fraud or removal for Prejudice (meaning the Trustee treated any Beneficiary outside the Rules of this Trust because of any discrimination), the Trustee is entitled to a 5% to 10% increase in their base benefits, on top of any other Trustee perk already provided in this Trust; the exact percentage within that range is determined by the Successor Trustee. This addition serves as the Trustee's retirement package and benefits, and remains modest, consistent with the design elsewhere in this Trust that a serving Trustee may benefit more while serving. Upon departure, unless removed

for Fraud or Prejudice, the Trustee's income and heir-status entitlement follow Section 3: the Trustee is elevated to Qualified Heir status if not already Qualified, and a Trustee who independently qualified as a Qualified Heir under a Basic Path in Section 6 — not through the Trustee's own discretionary power to bestow Qualified status for distinguished achievement — receives, in addition, the 25% boost described in Section 3. Either way, the Trustee also receives the 5% to 10% retirement increase described in this paragraph, applied on top of that Qualified Heir income (boosted or not). A Trustee removed for Fraud or Prejudice receives none of these retirement benefits, consistent with the denial of extra former-Trustee perks stated earlier in this Amendment.

AMENDMENT NO. 7

Best practices; dedicated loss-recovery reserve; rebuild rules

The Trust must research and use best practices that counsel and a qualified investment advisor can actually apply under the situs prudent-investor / directed- trustee rules. “Best practices” does not mean chasing every new product, and it does not override Core-first rules or Full Heir yearly checks.

Dedicated reserve (Layer 3, Trustee-discretion sleeve, profit only). As one part of the Core's 3rd Layer — the section that is up to the Trustee's discretion — funds from profit shall be held in cash reserves and very conservative holdings whose sole purpose is to deploy a Loss Recovery Strategy when needed. That sleeve is not a slush fund for new operating businesses, extra Trustee perks, or charity. It may not be filled by cutting Full Heir / Qualified Heir checks.

(Amendment No. 14 adds a further, dedicated source for Loss Recovery cash reserves, funded from the Fifth Layer's bond income; that addition supplements, and does not replace, this Amendment No. 7 reserve.)

What the Strategy is for. Example: one position loses \$1 million and the Core's balance has been thrown off. The dedicated cash reserve / conservative book shall be used to calculate how much was lost and how much needs to be recouped over time. The Trustee shall buy bonds (and the other recovery holdings listed below) that are intended, over time, to pay back the amount lost. The Trustee shall calculate interest on the amount lost and factor that interest into a recovery plan that may run up to, but not more than, 30 years to recover a failed investment or a loss from a failed operating business.

The Trustee will not be penalized if the Loss Recovery Strategy is not 100% effective. The duty is written calculation, dedicated capital, and a lawful plan — not a promise that markets will repay the hole.

- Holdings allowed for a recovery deployment:
- U.S. Treasuries
- Zero-coupon U.S. Treasuries
- Corporate bonds (investment-grade unless the existing Trust credit rules already allow a smaller high-yield sleeve)
- Municipal bonds
- One S&P 500 ETF
- One Value ETF
- And, where the rules below require it, additional building of the \$BTC Core and \$BCH Secondary Core positions The Trust will replenish cash reserves used for a recovery deployment from profit and income, with a target of 12 to 24 months, or as soon as reasonably possible if 24 months is not enough. Replenishment is a target. It does not authorize borrowing against Core, selling Core at a loss, or starving heir checks to refill the reserve on a calendar.

When a recovery deployment is required. This applies to any failed investment and to any significantly failed investment, including:

- an investment that appears to be a failure; or
- an investment that may still rebound, but has declined more than 55% from the Trust's average cost.

BTC / BCH versus everything else. If the failing investment is \$BTC or \$BCH and the decline is greater than 55% from average cost:

- deploy cash reserves into income-producing securities to work the loss back; and
- the Trustee is required, at the same time, to build that BTC or BCH position up from profit / income, on a conservative schedule that does not break Core- first checks. If the failed / failing position is any other investment:
- deploy reserves into income-producing securities for the majority of the recovery;
- the Trustee may add more of that same holding only with profit / income, only conservatively, and only if a rebound still appears reasonably likely;
- do not average down aggressively on a non-BTC / non-BCH name just to “fill the hole.”

Buyouts / mergers / name changes. The Trust will not automatically replace a holding that is bought out. The Trustee will evaluate the new owner (or the surviving merged company) and decide whether the resulting position remains a hold. That review is written.

The Trustee shall not remove any of the top companies solely due to a merger, name change, or buyout if the new merged company still has the same quality as the original. The position is sold or dropped only if the new company is found not to be a strong, stable investment.

“Same quality” / “not a strong, stable investment” means a written finding on the surviving company's finances, debt versus earnings, legal standing, and whether it still fits the Trust's existing credit and Core rules — not a dislike of the new ticker or the new name. A name change or ticker change alone is not a sell.

Selling Core at a loss. The Trust should not sell any Core position at a loss unless complete failure of that company appears imminent (not merely a bad quarter, a rumor, or a drawdown).

That “do not sell Core at a loss” rule does not apply to \$BTC or \$BCH as a ban on adding; BTC / BCH follow the >55% band above (income book plus add). It does apply to other Core company names.

- Legal and investment qualifiers:
- Nothing in this Amendment is a guarantee of recovery, a guarantee of interest on a paper loss, or a guarantee that a 30-year bond ladder will match a specific dollar hole after inflation, taxes, and default.
- “Interest on the amount lost” means a written internal target used to size the ladder (for example, lost principal plus a stated yield assumption). It is not a debt the Trust owes a Beneficiary as a separate claim.
- Average cost means the Trust's tax / book average cost for that lot as kept on the Trust's books, not a social-media print.

- “Imminent failure” means a written finding that bankruptcy, delisting, fraud collapse, or equivalent total loss is the likely path — not a 55% drawdown alone.
- Recovery deployments remain subject to liquidity, taxes, settlement, and situs investment statutes. The Trustee may use a directed advisor for sizing and execution. The Trustee still personally does the Trust's taxes (optional CPA review), including any tax effect of the recovery trades.
- This Amendment does not authorize leverage, options speculation, or “make it back in one trade.”
- If dedicated reserves are too small for the hole, the Trustee recovers what the reserve can lawfully do and keeps replenishing. The Trustee is not required to raid Core, Secondary, heir checks, or housing support to force a 100% fill.
- Best-practices research must be kept in the Trust file (what was reviewed, who advised, what was done). It is not a defense if the Trustee simply never looks.
- Complete failure of a post-merger company still follows the “imminent failure” rule in this Amendment. Does not cut Full Heir base checks or Core-first rules.

AMENDMENT NO. 8

Spendthrift protection

No Beneficiary's interest in the Core Trust or any Subdivision may be voluntarily or involuntarily transferred, assigned, pledged, anticipated, or encumbered before the Trustee actually distributes it to that Beneficiary.

No creditor, spouse, former spouse, or judgment holder of a Beneficiary may reach a Beneficiary's interest before distribution, by attachment, garnishment, bankruptcy proceeding, or any other lawful process, to the extent the situs allows a spendthrift provision to bar that claim.

- Legal qualifiers:
- This spendthrift protection is not absolute. Most states allow certain claims — commonly child support, spousal support, and claims by the government — to reach a Beneficiary's interest despite a spendthrift clause, and some states limit spendthrift protection for a Beneficiary who is also a settlor of the same property. Counsel shall confirm which exceptions apply under the chosen situs and add any language that situs requires for this clause to take effect.
- This spendthrift protection does not authorize the Trustee to withhold a Full Heir or Qualified Heir yearly check that is otherwise due; it protects that check, once distributable, from a Beneficiary's outside creditors. It does not change the removal rules in Amendment No. 3 or the loan-default rules in Section 7, which operate on eligibility for future distributions rather than on already-distributed property. Does not cut Full Heir base checks or Core-first rules.

AMENDMENT NO. 9

Trust Protector — limited administrative role

The Trustee, or the Grantor while living, may appoint a Trust Protector to hold the limited powers stated in this Amendment. The Trust Protector must not be the sitting Trustee, a Beneficiary, or a relative of either, and shall ordinarily be an independent licensed attorney, corporate trustee, or trust company unrelated to the family. The Trust Protector's compensation shall be reasonable and modest, reviewed in the same yearly written accounting required elsewhere in this Trust, and the Trust Protector may be removed and replaced at any time by the Grantor, or after the Grantor by a majority vote of eligible voting Beneficiaries under Section 3.

- Powers:
- Correct a drafting error, ambiguity, or conflict between provisions, so the Trust operates as this document and its Amendments intend.
- Adapt purely administrative provisions — such as recordkeeping, custodian selection mechanics, or reporting formats — to respond to a change in tax law, situs law, or financial-institution practice.
- Certify a Trustee's incapacity under Amendment No. 6 and confirm a Successor Trustee's acceptance.
- Review and approve, or decline to approve, a self-interested Trustee transaction as required under Amendment No. 3, Section 12.
- Appoint a successor Trust Protector.

Limits — no power over Grantor intent, Beneficiaries, or heir classes: The Trust Protector has no power to change the Grantor's intent as stated in this Trust and its Amendments. The Trust Protector may not alter Core-first rules, the heir-class definitions in Section 2, the BTC/BCH accumulation rules, the duration or no-contest provisions in Amendment No. 3, the yearly-check amounts or paths to Qualified Heir status in Section 6, or any other substantive right or obligation this Trust or its Amendments create.

The Trust Protector may not remove any Beneficiary. Only the removal procedure already written in Amendment No. 3, or a lawful court order, may remove a Beneficiary.

The Trust Protector may not add a Beneficiary who is not already an Heir, Adopted Full Heir, Heir of an Adopted Child, or Spouse/Significant Other as those terms are defined in Section 2. The Trust Protector may not create a new class of Beneficiary.

The Trust Protector may not receive a distribution from this Trust, may not serve as Trustee at the same time, and may not approve the Trust Protector's own compensation without independent review. Any action by the Trust Protector outside the powers listed above is void and does not bind the Trust.

Does not cut Full Heir base checks or Core-first rules. Does not change the structure of the Core Trust.

AMENDMENT NO. 10

Beneficiary disclosure package; amendment notice

Every Beneficiary of this Trust will be provided with:

- The Beneficiary Agreement and its waivers described in Amendment No. 4.
- A full, current copy of this Trust, including every adopted Amendment.
- Direct contact information for the Trustee and the Successor Trustee, and for the Intelligence Subdivision's 24/7 live answering service, whether in-house or third-party.
- Once available, the App described in Amendment No. 5, for contacting the Intelligence Subdivision in an emergency. When an Amendment is adopted by a vote of eligible Heir Beneficiaries (not Heirs of Adopted Children, consistent with the voting rules in Section 3), that Amendment will be sent promptly to every Beneficiary, including those who could not vote on it.

This disclosure requirement is administrative: it does not create a new class of Beneficiary and does not grant any additional distribution. The Trustee may deliver these items electronically or on paper, in the plain, large, high-contrast, easily legible format already required elsewhere in this Trust for beneficiary-facing documents.

Does not cut Full Heir base checks or Core-first rules.

AMENDMENT NO. 11

Active-Duty and Foreign-War-Veteran Beneficiary protections

Other than for a frivolous lawsuit or an attempt to break this Trust under Amendment No. 3, no Active-Duty United States military Beneficiary, and no Veteran of a Foreign War with the United States military, shall be removed as a Beneficiary for defaulting on a BTC or BCH loan under Section 7.

If that Active-Duty or Foreign-War-Veteran Beneficiary is the defaulting borrower, their income is instead reduced to 25% of its original amount, and their Heirs' income is reduced by 45% (to 55% of its original amount), in each case until the debt is repaid. They may request that their own income be applied toward repaying that debt.

If the defaulting borrower is not Active-Duty or a Foreign-War Veteran, but has an Heir who is, that Heir — and that Heir's own descendants — will not be removed or have income reduced on account of the ancestor's default. This exception applies only as written in this Amendment.

This Amendment does not apply to this Trust's rules on Fraud or Prejudice by a Trustee. No special exception is granted to a Trustee who is Active-Duty or a Foreign-War Veteran if that Trustee misuses the powers of Trustee.

An Active-Duty or Foreign-War-Veteran Beneficiary who brings frivolous litigation, or who attempts to break this Trust, is removed as a Beneficiary under Amendment No. 3 the same as any other Beneficiary; their Heirs are not removed. At the Trustee's discretion, a removed Active-Duty or Foreign-War-Veteran Heir may regain up to half of their Trust income if the frivolous litigation or attempt to break the Trust is completely and finally terminated.

This Amendment applies only to Full Heirs, Adopted Full Heirs, and Heirs of Adopted Children who are Active-Duty United States military or Veterans of a Foreign War with the United States military.

Does not cut Full Heir base checks or Core-first rules.

AMENDMENT NO. 12

Trustee genetic verification

As a condition of accepting the office of Trustee, the Trustee shall submit to one genetic test, conducted in an unobtrusive and professional manner by the Intelligence Subdivision, to verify that the Trustee is a Full Blood Heir of the Grantor(s). This requirement applies only to the Trustee; ordinary Beneficiaries are not subject to it.

The Trustee may not supply their own test or test results; the Intelligence Subdivision must use an independent testing mechanism, and must conduct the test at a time of the Intelligence Subdivision's choosing that the Trustee is not told in advance. This is to protect the Trust in the unusual case that a person believed to be a Full Blood Heir was appointed Trustee but, for whatever reason, is not.

If a test result indicates the Trustee is not a Full Blood Heir, further testing may be conducted to confirm that result and rule out a false reading before any action is taken on it. If further testing confirms that the original result was a false reading by the Intelligence Subdivision's independent genetic test, the Trustee will be promptly apologized to and paid \$100,000 from the Trust as compensation for the significant undue stress that false reading caused.

In the unusual case of a legitimate mistaken Heir — meaning the confirmed result shows the Trustee is not, in fact, a Full Blood Heir — that person may not serve as Trustee. At the discretion of the Successor Trustee, that person may instead be granted Full Heir benefits, rather than Heir-of-an-Adopted-Child benefits. That person's own Heirs, however, are treated as Heirs of Adopted Children, with the same paths to Qualified Heir status already available to that class under Section 6.

The Grantor(s), to the extent possible, or the Grantor(s)' next-closest direct Heirs, shall provide one or two genetic reference samples for the Trust to keep on file, to confirm genetic relationship to the Grantor(s) for this and future verifications.

Does not cut Full Heir base checks or Core-first rules.

AMENDMENT NO. 13

Intelligence Subdivision Executive Leadership

The Intelligence Subdivision's two leadership positions will first be offered to Qualified Heirs whose abilities are sufficient for that work. These are Executive or Leadership positions equal to part-time or less annual work, not full-time employment; the Qualified Heir(s) holding them are expected, to the best of their ability, to maintain the family's Intelligence Subdivision and any associated LLCs.

Before the Core is established, the Intelligence Subdivision requires only one Qualified Heir Executive, paid \$72,000 per year. It is a rule and requirement of this Trust that, once the Core is established, Intelligence Subdivision leadership consist of two Qualified Heirs, each paid \$84,000 per year on top of any other benefits they receive under this Trust.

One of these two Qualified Heir Executives will coordinate the Trustee's genetic verification under Amendment No. 12. If no Qualified Heir is in Intelligence Subdivision leadership when a new Trustee is installed, the Trust Protector will conduct that verification instead. If the Trust Protector's test returns a false result, the Qualified Heirs in Intelligence Subdivision leadership will conduct the confirmatory second test required under Amendment No. 12, using an independent professional genetic-testing mechanism.

A Qualified Heir who retires from Intelligence Subdivision Executive leadership receives: a lifetime 20% increase to their annual Trust income as a retirement package; lifetime water and electric utility reimbursement for their primary residence; lifetime 50% grocery reimbursement; an additional 15% increase, funded by the Tax Support Subdivision, on top of that 20% retirement package; and lifetime 25% reimbursement on their health insurance.

These retirement benefits for former Intelligence Subdivision Executive Leadership will be more than the Trustee's own retirement package, notwithstanding that the Trustee is otherwise allowed to benefit to the maximum of their ability given the Trustee's power under this Trust.

Does not cut Full Heir base checks or Core-first rules.

Adoption

Trust dated: _____ Amendment No.: 13 Date: _____

Adopted by: ☐ Grantor(s) ☐ Trustee + majority of eligible voting beneficiaries

Grantor: _____ Date: _____

Trustee: _____ Date: _____

Vote record attached: ☐ yes ☐ n/a (Grantor amendment)

[Notary / witnesses as the situs requires]

AMENDMENT NO. 14

Fifth Layer of the Core Trust — long-maturity bond sleeve; predictive-markets definition

1. Addition of a Fifth Layer to the Core Trust A Fifth Layer shall be added directly to the Core Trust — in addition to, and not in place of, the Layer 1–3 structure and the Layer-3 Trustee-discretion add-on already authorized under Amendment No. 1, Item 8. The Fifth Layer is structured as follows:

(a) Base position. The Fifth Layer shall hold, as its base position, 500 Century Bonds issued by a strong investment-grade issuer (for example, Massachusetts Institute of Technology), together with up to \$5,000,000 in aggregate face value of a diversified selection of:

- additional Century Bonds; and
- Monthly Coupon Bonds issued by Goldman Sachs (\$GS) or a similarly well- rated issuer. (b) Definitions. “Century Bonds,” for purposes of this Amendment, means bonds with maturities of 100 years or, where a 100-year maturity is not available, the longest- dated investment-grade bonds reasonably obtainable from a comparable issuer. This definition extends to any bonds with long-term maturities or monthly coupons that municipalities or agencies may issue in the future; such bonds are eligible for inclusion in the Fifth Layer on the same terms as the corporate Century Bonds and Monthly Coupon Bonds described above.

(c) Use of income. Income generated by the Fifth Layer shall be applied in the following order of priority:

- 1. First, toward building the Fifth Layer to its target of \$5,000,000 in aggregate face value of the bonds described in (a) and (b); then
- 2. Thereafter, primarily toward the following three purposes, at the Trustee's discretion as among them:
 - – A. building Cash Reserves for use in a Loss Recovery Allocation (supplementing, and not replacing, the dedicated Loss Recovery reserve already established under Amendment No. 7);
 - – B. funding the Living Expenses / Housing Support Subdivision (Subdivision B); and
 - – C. providing continuous funding for the Intelligence Subdivision (Subdivision C). This Item 1 does not change the Layer 1–3 structure of the Core Trust, does not alter Core-first rules or investment sequencing under Section 4, and does not cut Full Heir or Qualified Heir base checks. Funding of the Fifth Layer's base position and its \$5,000,000 target shall proceed only from income and profit, consistent with the way other Core additions are funded under this Trust, and shall not itself divert funds already required for Full Heir base checks or for building Layers 1 through 3.

2. “Predictive markets” are betting for purposes of this Trust For purposes of this Trust, a “predictive market,” “information market,” “forecasting market,” or similarly labeled platform is a form of betting, and any position taken through one is betting under this Trust, regardless of the label used by the platform, a Beneficiary, or the Trustee. This Trust does not treat “predictive markets” as a separate, less-restricted category of activity than betting. The label on the platform does not change what the activity is.

Accordingly, wherever this Trust says “betting” — including in Section 5 (Rules for Trading) and Amendment No. 1, Item 2 — that word already includes, and has always included, wagering placed through a predictive-market or information-market platform on the same kind of event. A predictive-market position on a named event under Section 5 counts as one of, and is limited by, that Section's caps: at most 4 bets every 10 years, \$75,000 total, limited strictly to the named events (MLB World Series, NFL Super Bowl, PGA Masters, NBA Finals, Keeneland Toyota Blue Grass, Kentucky Derby, FIFA World Cup Finals, NCAA Finals, and the Indianapolis 500 per Amendment No. 1, Item 2), with notice to Beneficiaries of the bet and its result, and the municipal-bond buy-back rule on a loss.

This Trust permits betting, including betting placed through a predictive-market platform, only on that short, named list of events, within those caps. It does not permit betting, by any name, on other sports, elections, prices, current events, or any other subject, and it does not permit year-round or continuous betting activity of any kind merely because it is conducted through a platform styled as a “predictive market” rather than a sportsbook. A Beneficiary, the Trustee, or a Subdivision may

not use the “predictive market” label to place what is, in substance, a bet outside the named events or beyond the frequency and dollar caps in Section 5.

The restriction in Section 4F that “Subs do not use funds for bets or predictive markets” is confirmed as written: Subdivisions A through E may not use Subdivision funds for betting in any form, including through a predictive-market platform, without exception. Only the Trust-level exception in Section 5, as extended by Amendment No. 1, Item 2, and as clarified by this Item, permits any betting activity at all, and only on the terms stated there.

This Item 2 does not cut Full Heir base checks or Core-first rules.

Adoption Trust dated: _____ Amendment No.: 14 Date: _____

Adopted by: ☐ Grantor(s) ☐ Trustee + majority of eligible voting beneficiaries

Grantor: _____ Date: _____

Trustee: _____ Date: _____

Vote record attached: ☐ yes ☐ n/a (Grantor amendment)

[Notary / witnesses as the situs requires]

AMENDMENT NO. 15

Spouse annual support; former Spouse support after an amicable dissolution

1. Raising Spouse support to a fair annual amount At the Trustee's discretion, and proportionally, the Spouse lifetime figures in Section 2 and Section 6 — \$100,000 for a Spouse generally, or \$200,000 for the Spouse of a donor under Section 2 — may instead be paid as an annual amount of \$2,500 to \$5,000 per year to the Spouse of any Beneficiary, for either bracket, if the Trust can afford to do so. This is allowed even if the cumulative annual payments eventually exceed the original \$100,000 or \$200,000 lifetime figure.

There is to be absolutely no actuarial guessing of how long a Spouse will live used to justify small payments instead of a fair-sized payment. Accordingly, the Trustee is not to disburse an annual Spouse payment of less than \$2,000 per year, even if that means the Spouse may in total receive more than the original lifetime provision in Section 2 or Section 6.

2. Former Spouse support after an amicable dissolution At the Trustee's discretion, a former Spouse or equivalent former Significant Other may continue to receive annual support. That amount may be less than \$2,000 per year, but not less than \$1,000 per year. This continued support is available only where the dissolution of the relationship was amicable.

The Trust will not provide gifts or support to a former Spouse or equivalent in a nasty-divorce-type setting. Even so, at the Trustee's discretion, whatever other support the Trustee and the Heir (the Beneficiary who was married to, or in the equivalent relationship with, that former Spouse) agree upon, and that the Trust is able to provide, may continue.

3. Emergency App access for a former Spouse It is up to the Trustee and the Beneficiary, in such a situation, to decide whether a former Spouse may (A) keep the Emergency App described in Amendment No. 5, or not. However, (B) if the Heir's descendants are minor Beneficiaries or young adult Beneficiaries, the former Spouse shall be recommended to keep the Emergency App in case of an emergency involving those descendants.

4. Housing and Health/Nursing support for a former Spouse who remains caretaker At the discretion of the Trustee and the Heir, a former Spouse who remains caretaker of a minor Beneficiary or a young adult Beneficiary under age 25 may continue to receive, either directly or indirectly (through the Heir, the former Spouse's "Ex"), Housing Assistance from the Living Expenses / Housing Support Subdivision (Subdivision B), as well as Health and Nursing support from the Medical / Health Support Subdivision (Subdivision E) for that former Spouse's lifetime.

This is at the sole discretion of the Trustee and the Heir who is that former Spouse's or equivalent's "Ex." In exercising that discretion, the Trustee shall place weight on the wishes of the Heir who is the "Ex," rather than on the Trustee's own personal opinion in such matters.

5. Spouse waiver as a condition of the wedding gift, Housing Support, and annual Spouse support As a condition of receiving the wedding or equivalent union gift under Section 2, Housing Support for their

residence(s) from the Living Expenses / Housing Support Subdivision (Subdivision B), and the Spouse's annual support of \$2,000 or more per year under Section 1 of this Amendment, the Spouse or equivalent Significant Other — whether by wedding or an equivalent union — shall sign the Waiver and Acknowledgment in Schedule 15-A.

That Waiver specifically states that the Spouse is receiving support made available through the Beneficiary Heir's relationship to this Trust; that the Spouse waives, to the fullest extent the law allows, any future liability claim and any future legal action against the Trust, the Trustee, and Trust property; and that the Spouse waives any claim to anything owned by the Trust, or given by the Trust to the Beneficiary Heir, including in the event the marriage or union later dissolves.

The Spouse shall further sign and accept that these are gifts from the Trust; that the Spouse is not “entitled” to them; and that the Trust is not entering into any agreement, express or implied, to provide support to the Spouse in the event the marriage or equivalent union later dissolves, beyond whatever the Trustee separately allows at the Trustee's discretion under Section 2 of this Amendment.

If the Spouse does not or cannot sign and agree to Schedule 15-A: neither the Heir nor the Spouse will receive the wedding or equivalent union gift from the Trust; the Spouse will not receive Housing Support for their residence(s); and the Spouse will not receive the \$2,000-or-more annual support described in Section 1. This does not reduce the Heir's own Full Heir or Qualified Heir base check, education, or other benefit the Heir is independently entitled to under this Trust.

6. Execution requirements for Schedule 15-A (so the waiver actually holds up) Schedule 15-A is only as strong as how it is actually signed. To reduce the risk that a court later refuses to enforce it, the following execution requirements apply every time Schedule 15-A is used:

- Independent counsel. Before signing, the Spouse shall be given the opportunity to review Schedule 15-A with the Spouse's own independent legal counsel — separate from, and with no fee-sharing or conflict with, the Trust's counsel. If the Spouse does not already have counsel, the Trust shall pay reasonable fees for the Spouse to retain independent counsel for this limited purpose. The Spouse may decline that offer, but only in writing, and the offer itself must be made and documented in the Trust's records.
- Full financial disclosure. Before signing, the Spouse shall be given a written, dated disclosure describing, in reasonable detail, the support, gifts, and property Schedule 15-A concerns — for example, the wedding gift amount, the Housing Support arrangement, and the annual Spouse support range under Section 1 — so the Spouse can make an informed decision. This does not require disclosing Trust-wide financial details beyond what is reasonably necessary for the Spouse to understand what is being waived.
- Timing; no duress; no ultimatum. Schedule 15-A shall be presented to the Spouse, and signed, no later than 30 days before the wedding or equivalent union ceremony, except where the Spouse's own independent counsel confirms in writing that a shorter period was adequate and voluntary. It shall not be presented as a “sign this today or the wedding/support is off” ultimatum. The Spouse shall have a reasonable, unhurried opportunity to review, ask questions, negotiate, and decline. A

waiver signed the same week as, or the day of, a wedding, without that independent-counsel confirmation, is disfavored and should not be relied upon as enforceable.

- Clear, specific, two-sided terms. Schedule 15-A shall be written in plain, specific language, not vague or one-sided; shall state clearly what the Spouse receives in exchange for signing; and shall not ask the Spouse to waive more than this Amendment actually requires. Counsel shall periodically review Schedule 15-A to confirm it remains balanced and specific enough to withstand an unconscionability challenge under current law.
- Valid contract formation. Schedule 15-A shall be prepared and executed as a standalone written agreement between the Spouse and the Trust — not merely an internal Trust form — reciting the support described above as consideration for the waiver, signed voluntarily by a Spouse who has the legal capacity to contract, free of fraud, misrepresentation, or duress, and notarized. Counsel shall include an integration clause, a severability clause, and a statement that the Spouse signs knowingly and voluntarily after the disclosure and counsel opportunity described above, so Schedule 15-A stands on its own as a valid, bargained-for contract, not just a form attached to this Trust.
- A Schedule 15-A that was not actually executed following these requirements is not to be treated by the Trustee as a reliable waiver, since a court is unlikely to enforce it regardless of what this Trust states; the Trustee shall confirm these steps were followed, and keep written proof of each, before relying on a signed Schedule 15-A.

7. Prenuptial or postnuptial agreement between the Heir and the incoming Spouse, approved by the Intelligence Subdivision As a further condition of Housing Support under this Amendment, the Heir Beneficiary must have the person the Heir is marrying or entering an equivalent union with sign a Prenuptial Agreement (or, if the union already exists, a Postnuptial Agreement) between the Heir and that person, addressing the couple's own property and support rights toward each other, independent of the Trust, before Housing Support begins.

That Prenuptial or Postnuptial Agreement must be reviewed and approved by the Intelligence Subdivision, or by counsel the Intelligence Subdivision engages for that purpose, before it is treated as satisfying this condition — so that it reasonably protects both the Heir individually and the Trust's assets, including property or income the Heir has received or may later receive from the Trust.

This Prenuptial or Postnuptial Agreement is separate from, and in addition to, the Spouse's Schedule 15-A Waiver under Section 5. Schedule 15-A addresses the Spouse's own claims against the Trust; this Agreement instead addresses the couple's property and support rights against each other, which the Trust's waiver cannot control. Both are required before Housing Support begins: Schedule 15-A alone does not satisfy this Section 7, and this Section 7 Agreement alone does not substitute for Schedule 15-A.

The same execution requirements in Section 6 — independent counsel for the incoming spouse or partner, adequate disclosure, adequate time before the ceremony, and clear, specific terms — apply to this Prenuptial or Postnuptial Agreement as well.

- Legal qualifiers:

- This Amendment does not create a vested or enforceable right in any Spouse or former Spouse beyond what the Trustee actually approves under this Amendment; it authorizes the Trustee to provide the support described, at the Trustee's discretion and subject to affordability, consistent with Sections 1 and 6.
- "Amicable" dissolution, and whether a divorce or separation is a "nasty- divorce-type setting," are left to the Trustee's good-faith, documented judgment, considered together with the wishes of the Heir who was married to, or in the equivalent relationship with, that former Spouse.
- Nothing in this Amendment reduces any Full Heir or Qualified Heir base check, or any other benefit a Beneficiary is otherwise entitled to under this Trust, in order to fund support for a Spouse or former Spouse under this Amendment.
- Support under Sections 2 through 4 of this Amendment may be discontinued by the Trustee, in consultation with the Heir who is the former Spouse's "Ex," if the amicable basis for it changes, or if continuing it would strain Full Heir base checks or Core-first rules.
- The Schedule 15-A waiver, executed as Section 6 requires, functions as, and should be treated by counsel as, a prenuptial- or postnuptial-style waiver of the Spouse's claims against the Trust and Trust property. Its enforceability still depends on the formalities the situs and the Spouse's domicile state require
- for such waivers; Section 6 states this Trust's own minimum execution standard, but counsel shall confirm and add whatever further formalities the applicable state requires before Schedule 15-A is used, so that it holds up as intended.
- Schedule 15-A, and the Section 7 Prenuptial or Postnuptial Agreement, address only the Spouse's or partner's claims against the Trust and Trust property, and the couple's property and support rights against each other, respectively. Neither can, by document alone, override a family court's own equitable authority in every state; the Trust's spendthrift terms in Amendment No. 8, the Trust's own asset titling, and the Section 7 Agreement are the mechanisms intended to keep Trust property outside the marital estate, alongside Schedule 15-A, not in place of it.
- Consistent with Amendment No. 2, Item 2 and Amendment No. 4, this waiver does not, and may not, waive liability for the Trust's or Trustee's fraud, gross negligence, recklessness, willful misconduct, or bad faith, to the extent such a waiver is unenforceable under the situs's law.
- The Trust shall keep the signed Schedule 15-A, the Section 7 Prenuptial or Postnuptial Agreement, and the written proof of Section 6's execution requirements, in its written records, together with the Beneficiary Acceptance already required under Amendment No. 3.
- Losing the wedding gift, Housing Support, or the Spouse's annual support for failing to sign Schedule 15-A, or for failing to provide an approved Section 7 Agreement, is not, by itself, a reduction of the Beneficiary Heir's own Full Heir or Qualified Heir base check, education, or other independent benefit under this Trust. This Amendment does not cut Full Heir base checks or Core-first rules.

Schedule 15-A — Spouse / Equivalent Waiver and Acknowledgment [FAMILY NAME] Multi-Generational Wealth Preservation Trust — Amendment No. 15

This Schedule is a standalone written agreement between the undersigned Spouse (or equivalent Significant Other) and the Trust. In exchange for the wedding or equivalent union gift, Housing Support,

and/or annual Spouse support described in Amendment No. 15 that the Spouse is receiving or will receive, the Spouse agrees as follows.

I have read Amendment No. 15. I understand and agree:

- I am receiving a wedding or equivalent-union gift, Housing Support, and/or annual Spouse support that are made available because of my spouse's or partner's relationship to the Family Trust, not because I have any independent entitlement to them. I understand that support is the consideration for this Waiver.
- These are gifts. I am not entitled to them, and the Trust is not agreeing to provide me support if my marriage or equivalent union later ends, beyond whatever the Trustee separately allows at the Trustee's discretion.
- I waive, to the fullest extent the law allows, any future legal action and any future liability claim I may have against the Trust, the Trustee, or Trust property.
- I waive any claim to anything owned by the Trust, or given by the Trust to my spouse or partner, including in the event of a divorce or dissolution of our marriage or union.
- I was given the opportunity to review this Waiver with my own independent legal counsel, separate from and unconflicted with the Trust's counsel, before signing. (Initial one:) ☐ I retained independent counsel to review this Waiver. ☐ I was offered independent counsel, paid for by the Trust, and knowingly declined it in writing.
- I received, before signing, a written disclosure describing the support, gifts, and property this Waiver concerns, and had a reasonable opportunity to ask questions about it.
- I am signing this Waiver at least 30 days before the wedding or equivalent union ceremony, or, if fewer than 30 days remain, my independent counsel has separately confirmed in writing that I had adequate time and that I am signing voluntarily.
- I am signing this Waiver voluntarily, of my own free will, without duress, coercion, or a same-day ultimatum, and with the legal capacity to enter into a contract. This Waiver is the entire agreement between the Spouse and the Trust concerning the matters it covers, and supersedes any prior discussion of those matters. If any part of this Waiver is found unenforceable, the rest remains in effect.

I sign as: Spouse or equivalent Significant Other of a Beneficiary.

Name: _____

Beneficiary's name (the "Heir"): _____

Date: _____

Signature: _____

[Notary / witnesses as the situs requires]

AMENDMENT NO. 16

Beneficiary confidentiality — no publicity about the Trust or its support

Beneficiaries are not to publish, promote, give interviews about, or otherwise explain the Trust's support to anyone other than loved ones. Beneficiaries are not to spread information about the Family Trust to the public or to non-Beneficiaries.

The word “Trust” is for Beneficiaries only: Beneficiaries will only speak of “the Trust”, using that word, with other Beneficiaries. When speaking with loved ones, a Beneficiary will refer to the Family Trust only as “my family” — for example, “my family did this, that, or the other thing” — and not as “my family's trust” or “the Trust.”

Boyfriend / girlfriend / live-in companion: Beneficiaries shall not mention the Trust, or any of the Trust's benefits, to a boyfriend, girlfriend, or a companion they live with, until after marriage or an equivalent union with that person. Until then, that person is not treated as a “loved one” for purposes of this Amendment.

What may and may not be said: Even without using the word “trust”, some statements are still not allowed, because the concern is not only the word used but whether the statement frames a benefit as something specifically obtained for a named person (which can read as a put-down, as explained below), or discloses the Trust's internal structure, incentives, or security arrangements. The following examples illustrate what is, and is not, allowed:

- Allowed: “My family is supporting cures for that disease my relative has or had.”
- Not allowed: “My family's trust is trying to cure that disease.”
- Not allowed: “My family got our relative into that fancy nursing home.”
- Not allowed: “My family's trust got our relative into that fancy nursing home.” Neither version above is allowed: framing a placement as something obtained for a named relative reads as a put-down by the non-Beneficiary, who hears the Beneficiary as bragging about fancy benefits, whether or not the word “trust” is used.
- Not allowed: “If me or my family achieves one of the paths to Qualified Heir we get more benefits.”
- Not allowed: “My family's trust gives us more if we achieve one of the Trust's paths to Qualified Heir.” Neither version above is allowed: the Qualified Heir paths and incentive structure are not to be discussed outside the family, regardless of wording.
- Allowed: “My family got our friend some help for college / a car.”
- Not allowed: “My family's trust got our friend some money for college / a new car / a similar necessity.”
- Not allowed: “My family's trust got us this place.”
- Allowed: “My family got this place.”
- Not allowed: “My family's trust provides us security.”
- Not allowed: “My family gets extra security.” Neither version above is allowed: security arrangements are not to be discussed at all, consistent with the Emergency App confidentiality rule below.

- Allowed: “My family got a memorial plaque for our relative who died.”

Emergency App and security information: The Emergency App and the Intelligence Subdivision's emergency-response capabilities described in Amendment No. 5 are not to be discussed with non-Beneficiaries. Discussing the existence, features, or use of the Emergency App outside the family creates a preventable security vulnerability, and Beneficiaries shall treat that information as confidential the same as any other Intelligence Subdivision security detail.

- Scope and legal qualifiers:
- “Loved ones,” for purposes of this Amendment, means a Beneficiary's spouse or equivalent union partner, and, at the Beneficiary's discretion exercised in good faith, close family members and close friends who are not themselves likely to further publicize the information. It does not include a boyfriend, girlfriend, or live-in companion before marriage or an equivalent union (see above), and does not include the public, media, social media audiences, or casual acquaintances.
- This Amendment does not restrict a Beneficiary from speaking to their own attorney, accountant, financial advisor, medical provider, law enforcement, or a court, or from making disclosures required by law (including tax, securities, or other regulatory disclosure obligations).
- This Amendment does not restrict a Beneficiary from discussing the Trust, by name, with the Trustee, the Trust Protector, Intelligence Subdivision leadership, or other Beneficiaries in the ordinary administration of the Trust, including at the yearly vote or in a written accounting.
- This Amendment is a confidentiality expectation, not a gag order on truthful statements a Beneficiary is legally entitled or required to make, and does not limit a Beneficiary's rights under Amendment No. 3, Section 4 (good-faith efforts to preserve the Trust) or otherwise to seek an accounting or enforce a duty this Trust already grants.
- A violation of this Amendment is not, by itself, frivolous litigation or an attempt to break the Trust under Amendment No. 3, and does not by itself remove a Beneficiary or cut a Full Heir base check. Counsel should confirm, and the Trustee may propose by a later amendment, what if any consequence should attach to a knowing, repeated violation; this Amendment states the expectation without itself creating a new cutoff ground. This Amendment does not cut Full Heir base checks or Core-first rules.

AMENDMENT NO. 17

Friend support grants

Any Beneficiary may request from the Trust, up to two times in that Beneficiary's lifetime, a grant of up to \$25,000 for college support or other vital support for a friend of that Beneficiary. Unless the Trust cannot afford it, this is a benefit available to Full Heirs, Heirs of Adopted Children, Adopted Full Heirs, and Qualified Heirs alike. This is a grant, not a loan; it is not to be paid back.

The Trust's total Friend Support grants under this Amendment are limited to between \$100,000 and \$200,000 per year in the aggregate, across all Beneficiaries, with the exact yearly limit within that range set by the Trustee based on what the Trust can afford that year. Urgent requests will be prioritized for funding within that yearly limit.

A request may be for up to \$25,000, but a Beneficiary is asked not to request more than the friend actually needs if less than \$25,000 is sufficient.

Procedure: The Beneficiary shall ask the Trustee first to see whether a request can be filled, and shall not tell the friend in advance that the Beneficiary is sure the friend will receive it, because the Trustee must first check whether the request is available under the yearly limit. The Trustee, and/or the Intelligence Subdivision Executive(s) under Amendment No. 13, must review each request and the reason given for it.

On each request, the Trustee will respond with one of the following:

- A. Confirm the full amount in writing; or
- B. Confirm the amount will instead be given over 5 years' time; or
- C. Explain that the yearly limit has been reached, and that the request will be filled as soon as possible if that remains feasible; or
- D. If the Trust cannot afford the request that year, explain that the Trust will try again the next year but cannot make a promise — an unfulfilled request is prioritized in a later year if it is still needed; or
- E. Deny the request if it is frivolous — for example, a friend wanting to attend an expensive, purely social event. The Trustee will not, however, deny a

request for something that is actually vital — for example, a friend who cannot afford a car and genuinely needs one. Because each Beneficiary may make this request only twice in a lifetime, and it is subject to the yearly aggregate limit, the Trustee shall err on the side of approving a good-faith, non-frivolous request rather than placing undue weight on denying it.

- Legal qualifiers:
- This benefit follows the same affordability principle as the rest of this Trust: it is subject to the yearly aggregate limit stated above and to the equal, temporary, class-wide affordability limits already stated in Sections 1 and 6, and does not itself create a claim that can be enforced ahead of Full Heir base checks or Core-first rules.

- “Vital” versus “frivolous” is left to the Trustee's good-faith, documented judgment on each written request, consistent with the examples and the “err on the side of approving” instruction in this Amendment.
- This grant is separate from, and does not reduce, any yearly check, education benefit, or extra support the requesting Beneficiary is otherwise entitled to under Sections 6 and 7. This Amendment does not cut Full Heir base checks or Core-first rules.

AMENDMENT NO. 18

Large Family Branches Subdivision — planning for a growing family

The Large Family Branches Support Subdivision (Subdivision D) will calculate future needs as the family expands, and will make every effort to sustain the directions of this Trust even once the family may grow to exceed thousands of Heirs.

This includes making recommendations on profitable businesses the Trust can engage in, consistent with Section 4D and Amendment No. 6, to support the Trust's directives and to help fund Sub D's goal that each Beneficiary receive at least \$1,000,000 lifetime income for the long term described in Section 4D.

This Amendment does not cut Full Heir base checks or Core-first rules and does not change the structure of the Core Trust.

AMENDMENT NO. 19

Deceased Heir shortfall; descendant benefit; memorial

If an Heir dies before receiving the full \$1,000,000 to \$2,000,000 lifetime income this Trust intends for that class of Heir, the Trust will include 25% to 50% of that Heir's remaining, unpaid benefit in the lifetime income of that Heir's descendants, with the exact percentage within that range set by the Trustee. The Trust will keep the remainder of that unpaid benefit to build the Trust.

In that event, the Trust will also make a donation to a quality not-for-profit organization that maintains a memorial or honor program (such as an engraved brick or plaque) so that the deceased Heir's name is memorialized.

The Trust will also, whenever possible, support curative research and cures for diseases that have affected the family, consistent with the Health Subdivision's and Intelligence Subdivision's existing purposes under Section 4F and Amendment No. 1, Item 3.

- Legal qualifiers:
- This Amendment applies to the shortfall between what a deceased Heir actually received and the \$1,000,000 to \$2,000,000 lifetime figure that class of Heir was intended to receive under Section 6; it does not create a claim for Heirs of Adopted Children beyond the lesser/proportional or adopted-line-cap amounts already set for that class.
- The descendant benefit under this Amendment is in addition to, and does not replace, whatever independent Full Heir, Qualified Heir, or other benefit those descendants already receive in their own right under Sections 6 and 7.
- Selection of the memorial not-for-profit and the amount of that donation are at the Trustee's discretion, sized so as not to strain Full Heir base checks or Core-first rules. This Amendment does not cut Full Heir base checks or Core-first rules.

AMENDMENT NO. 20

Restricted Financial Institutions — Pattern of Customer-Fund Complaints and Regulatory Actions

1. Robinhood restricted. The Grantor has reviewed frequent, recurring public customer complaints — posted on social media on an ongoing basis — alleging that Robinhood Markets, Inc. (“Robinhood,” ticker \$HOOD) has mishandled, restricted, or withheld customer funds, including reports of withdrawal failures, account restrictions, and account closures shortly after a customer's attempt to withdraw funds or after a support inquiry. The Grantor has also reviewed Robinhood's history of regulatory fines and settlements relating to its brokerage practices.

Based on that review, and out of caution for the Trust's assets, this Trust, the Core, and every Subdivision (A–E) may not hold assets at, transact through, or otherwise use Robinhood Markets, Inc., Robinhood Financial LLC, Robinhood Securities, LLC, Robinhood Crypto, LLC, or any brokerage, bank, or financial service owned by, operating under, or closely affiliated with the Robinhood brand.

Exhibit A (referenced in Item 1) reproduces one representative customer complaint, posted publicly on social media, that the Grantor reviewed as part of the basis for this Amendment:

Exhibit A — representative customer complaint reviewed by the Grantor.



2. Ongoing review of other institutions. The Trustee, together with any Heir Executives, shall periodically review other brokerages and banks the Trust uses or considers using for a similar pattern: recurring customer complaints of mishandled or withheld customer funds, combined with regulatory fines or settlements arising from that same kind of conduct. If the Trustee finds that pattern at another institution, the Trust shall not open new accounts there, and shall move existing Trust assets away from that institution within a reasonable time, consistent with the Trustee's duty under Section 3 to use quality financial institutions.

This Amendment does not cut Full Heir base checks or Core-first rules.

Adoption Trust dated: _____ Amendment No.: 20 Date: _____

Adopted by: ☐ Grantor(s) ☐ Trustee + majority of eligible voting beneficiaries

Grantor: _____ Date: _____

Trustee: _____ Date: _____

Vote record attached: ☐ yes ☐ n/a (Grantor amendment)

[Notary / witnesses as the situs requires]

53 79

CORE TRUST STRUCTURE & SUBDIVISION MODEL

How Layers 1-3 & 5 are built, and how each Subdivision mirrors the model

LAYER 1 — CORE (foundation; must support Full Heir checks first)

- 21 BTC minimum, 42 if possible (up to 7 BTC in proven income methods; remainder in cold custody)
- 10,000 30-Year Zero-Coupon U.S. Treasuries (~\$10M face, continuously rolled)
- **Zero-coupon companion (Amend. 23):** with each zero buy, +10% in BTC/BCH (25% steps), +1.25% growth ETF, +1.25% short-term Treasury ETF
- 800 Coupon Treasuries — 40 maturing each year, for 20 years
- 2,000 Investment-Grade Corporate Bonds (≥95% IG) · 1,000 Municipal Bonds (100% IG)
- \$1M AAPL · \$1M TSLA · \$1M ABALX

LAYER 2 — SECONDARY (begins once Core supports Full Heir checks)

- 21-42 BCH — Secondary's #1 holding (42 preferred)
- \$1M each: AMZN, MSFT, SPCX, BRK.B, WMT, GOOGL
- Diversified sleeve: KO, AXP, HSY, DASH, LYFT, ABNB, NVDA, ORCL/DELL/INTC, ISRG/LLY, RSMC/SCHM, LVMUY, SPG, LDOS, LMT/NOC
- \$1M each in Harvard, Yale, Princeton, MIT, and Brown bonds
- \$1M per Morningstar target-date vintage (2030, 2035, 2040, 2045, and each later 5-year vintage)
- Up to \$500k GLD/SPPP · \$1M Blue-Chip Mutual Fund (5-star) · \$1M REIT fund · \$1M health-sciences fund
- \$1M ETH/SOL/ADA or similar (sustained market cap >\$1B)

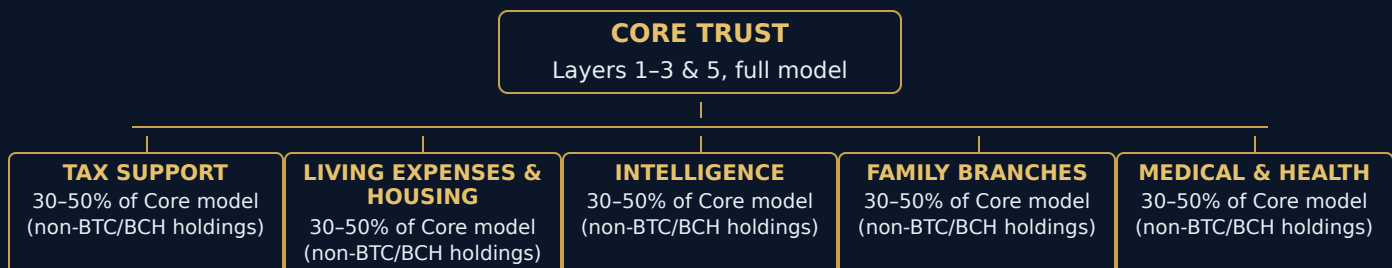
LAYER 3 — THIRD LAYER (begins once Core + Secondary support Full Heir checks)

- Up to \$1M among \$XYZ Business, DIS, XOM · Up to \$1M in a 4- or 5-star municipal bond fund
- Up to \$200k high-yield municipal sleeve · Goal: 100 municipal bonds per U.S. state (~\$5M face)
- Trustee's own custom component — funded from Profit & Income, structured at Trustee discretion using the situs State's Prudent Investor Act rules and other Trust best practices (must not strain Trust responsibilities)

LAYER 5 — LONG-MATURITY BONDS + BALANCE (Amendments No. 14, 21 & 22)

- Base position: 500 Century Bonds from a strong investment-grade issuer (e.g., MIT)
- Build toward: up to \$5,000,000 aggregate face value of diversified Century Bonds
- Plus Monthly Coupon Bonds from \$GS (Goldman Sachs) or a similarly well-rated issuer
- **Balance (Amend. 21), \$50k-\$150k each:** Blue-Chip ETF (not the Layer 2 mutual fund), Tech ETF, HLN, CNH, BAESY, BC, FITB, and 2 Trustee-chosen local bank stocks
- **\$100k split:** HLT / MAR
- **BTC-supportive split, \$100k → \$1M+ on performance:** MSTR, STRC, SATA, COIN, IBKR, SCHW, STCE, ARKX, ARKW, ARKF, ARKK, GDLC (or other quality Grayscale products) — Trustee monitors for quality
- **Value Layer (diversified split), \$270k → \$1M:** NKE, RACE, CPB, CAG, ABT, ABBV, RL, LRLCY, CMCSA, VZ, AKAM, PLTR, CSCO, PEP, IHG, CHH, GTY, CVX, GIS, MDLZ, LUV
- **Also:** one Small-Cap ETF · Savings Layer: quality CDs, \$50k and growing at Trustee discretion · \$100k face in well-rated U.S. art museum bonds (e.g., the Met, MoMA) · \$40k munis for an art & design school (e.g., RISD) · \$50k munis for a medical research institution (e.g., HHMI)
- **AI-review picks (Amend. 22), \$100k split → more over time:** COST, V, AWK
- Amendment 21 & 22 holdings are funded from income & profit only and do not count toward the \$5M bond target
- Income funds, in order: (1) the \$5M Layer 5 target, then (2) Loss Recovery cash reserves, the Housing Subdivision, and continuous Intelligence Subdivision funding

SUBDIVISIONS A - E



Each Subdivision still builds its own full 21 BTC + 21 BCH — that target is NOT fractional.

Other holdings scale to 30-50% of the Core figures above; each Subdivision also holds a \$45k COST / V / AWK split (Amend. 22). Layer 4 (Operating Businesses): see Section 4D.

AMENDMENT NO. 21

Fifth Layer Balance Additions — Blue-Chip and Tech ETFs, British ADRs, Mid-Cap Stocks, Local Bank Stocks, Hotel Split, BTC-Supportive Businesses, Diversified Equities, Small-Cap ETF, CDs, and Art Museum Bonds

1. Purpose. While this Trust already provides flexibility to add some stocks, and the goal of the Core is already large, the Core shall add the small set of holdings listed in Item 2 to the Fifth Layer established by Amendment No. 14. These holdings sit alongside the Century Bonds and Goldman Sachs (\$GS) Monthly Coupon Bonds already in that Layer and are intended to provide balance to it.

2. Holdings added to the Fifth Layer.

- **Two ETFs:** one Blue-Chip ETF and one Technology ETF, each a 4- or 5-star Morningstar fund with strong long-term performance, consistent with Section 4. The Blue-Chip holding in this Fifth Layer is an ETF. It is separate from, and in addition to, the Blue-Chip Mutual Fund held in the Secondary Layer (Layer 2), and shall be a different fund from it.
- **Three strong British ADRs:** Haleon plc (\$HLN), CNH Industrial (\$CNH), and BAE Systems plc (\$BAESY). (\$CNH trades in the U.S. as ordinary shares rather than a depositary receipt; it is included in this group on the same terms.)
- **Two strong mid-cap stocks:** Brunswick Corporation (\$BC) and Fifth Third Bancorp (\$FITB).
- **Two strong local bank stocks,** chosen by the Trustee: each shall be the common stock of a well-capitalized, consistently profitable, FDIC-insured bank or bank holding company serving the Trust's situs or the community where the Trustee or the Trust's operations are based.
- **Hotel split:** a combined \$100,000 allocation split between Hilton Worldwide Holdings (\$HLT) and Marriott International (\$MAR).
- **BTC-supportive businesses split:** a \$100,000 allocation split among \$MSTR, \$STRC, \$SATA, \$COIN, \$IBKR, \$SCHW, \$STCE, \$ARKX, \$ARKW, \$ARKF, \$ARKK, and \$GDLC (or other quality Grayscale products). This split is a layer of diversification into businesses and funds that support \$BTC.
- **Diversified equities split (the Value Layer):** a \$270,000 allocation split among Nike (\$NKE), Ferrari (\$RACE), Campbell's (\$CPB), Conagra Brands (\$CAG), Abbott Laboratories (\$ABT), AbbVie (\$ABBV), Ralph Lauren (\$RL), L'Oréal (\$LRLCY), Comcast (\$CMCSA), Verizon (\$VZ), Akamai (\$AKAM), Palantir (\$PLTR), Cisco (\$CSCO), PepsiCo (\$PEP), IHG Hotels & Resorts (\$IHG), Choice Hotels (\$CHH), Getty Realty (\$GTY), Chevron (\$CVX), General Mills (\$GIS), Mondelez International (\$MDLZ), and Southwest Airlines (\$LUV). This split is diversified across industries and shall also be considered the Trust's Value Layer: a diversified group of established companies intended to add stability, balance, and long-term value to the Fifth Layer.
- **Small-Cap ETF:** one Small-Cap ETF chosen by the Trustee, a 4- or 5-star Morningstar fund with strong long-term performance, consistent with Section 4.

- **Certificates of Deposit (the Savings Layer):** an initial \$50,000 in quality Certificates of Deposit issued by strong, investment-grade banks or credit unions, held within federal deposit-insurance limits (FDIC or NCUA) at each institution. This CD position shall be considered the Trust's Savings Layer and may be built up beyond \$50,000 over time as the Trustee sees fit, funded from income and profit.
- **Art museum bonds:** \$100,000 face value of bonds of well-rated art museums in the United States (for example, The Metropolitan Museum of Art or The Museum of Modern Art in New York City), including taxable corporate bonds issued by the museum and bonds issued on the museum's behalf through a public conduit issuer. The Trust shall also invest \$40,000 in investment-grade municipal bonds issued for a quality art and design school, such as the Rhode Island School of Design, and \$50,000 in investment-grade municipal bonds issued for a high-level medical research institution, such as the Howard Hughes Medical Institute. Such institutions commonly borrow through a state or local financing authority rather than issuing bonds directly, and those conduit bonds qualify. If the named example has no suitable bonds available, the Trustee shall choose a comparable, well-rated institution in the same field, for example a leading research hospital or medical research center.

3. Target size and pace. Each of the nine holdings in the first four bullets of Item 2 shall be built up to between \$50,000 and \$150,000, gradually, while the larger Core is being built. The \$HLT / \$MAR split is a single combined \$100,000 allocation, divided between the two at the Trustee's discretion. The BTC-supportive businesses split begins as a single combined \$100,000 allocation and may be built up to \$1,000,000 or more based on performance, divided among the named holdings at the Trustee's discretion. The diversified equities split begins as a single combined \$270,000 allocation and shall be built up to \$1,000,000 combined over time, divided among the named holdings at the Trustee's discretion. The Small-Cap ETF is sized at the Trustee's discretion, in proportion with the other ETFs in this Layer. The Savings Layer begins at \$50,000 in Certificates of Deposit, renewed or replaced at maturity, and may grow as the Trustee sees fit; the art museum bonds are held at \$100,000 face value, the art and design school municipal bonds at \$40,000, and the medical research municipal bonds at \$50,000. As with other "up to" figures in this Trust, these are goals, not caps; any increase beyond them must be proportional and balanced under Section 4.

3A. Meaning of "Value Layer" and "Savings Layer." These names describe components within the Fifth Layer. They do not create new layers of the Core Trust and do not change the Core Trust's Layer 1–3 structure, consistent with Amendment No. 1, Item 8.

4. Funding and use of income. These holdings are funded only from income and profit, in the same manner as the Fifth Layer's bond position under Amendment No. 14, Item 1, and shall not divert funds required for Full Heir base checks or for building Layers 1 through 3. They are in addition to, and do not count toward, the Fifth Layer's \$5,000,000 aggregate face-value bond target. Dividends and other income from these holdings follow the same order of use stated in Amendment No. 14, Item 1(c).

5. Substitution. If a named company is acquired, merged, renamed, or no longer meets the quality standard in Amendment No. 7, the Trustee shall follow Amendment No. 7's written-review rule for buyouts, mergers, and name changes. If a replacement is warranted, the Trustee may substitute: for a British ADR, another strong British company with a U.S.-listed ADR or share line (for example, a company similar to those named above); for a mid-cap stock, another strong, profitable mid-cap company with sound finances; and for a local bank, another bank meeting the standard in Item 2. Each substitution shall be recorded in the yearly written accounting.

6. Ongoing quality review of the BTC-supportive and diversified equities splits. The Trustee shall monitor each holding in the BTC-supportive split and the diversified equities split for quality over the years, and shall record that review in the yearly written accounting. The Trustee may reduce, drop, or replace a holding that no longer meets a reasonable quality standard, including with another quality Grayscale product, and shall grow the split toward \$1,000,000 or more only as performance supports it. \$STRC and \$SATA are preferred-stock lines rather than common stock, and the Trustee shall review them on that basis, including their dividend terms and the financial strength of their issuers.

7. Clarification — Blue-Chip Mutual Fund (Layer 2) and Blue-Chip ETF (Layer 5). Throughout this Trust, the "\$1M 5-star growth/blue-chip" holding in the Secondary Layer under Section 4B is a Blue-Chip Mutual Fund, and the Blue-Chip holding added to the Fifth Layer by this Amendment is a Blue-Chip ETF. The two are separate holdings in separate Layers. Each Layer's blue-chip position is built and sized under that Layer's own rules, and neither counts toward the other's target.

8. Relationship to other provisions. Adoption of this Amendment satisfies the majority-vote requirement in Section 4 for adding these specific names; any further additions beyond those listed here still require that vote. This Amendment adds holdings within the Fifth Layer only. It does not change the Layer 1-3 structure of the Core Trust, the Layer-3 add-on mechanism in Amendment No. 1, Item 8, or the restriction on Robinhood and similar institutions in Amendment No. 20, which continues to govern where these holdings may be bought and held.

Legal and investment qualifiers:

- Named companies are Grantor preferences, not a guarantee of performance. The Trustee's ordinary duty to review holdings, and Amendment No. 7's loss-recovery rules, apply to these holdings the same as any other non-BTC / non-BCH position.
- ADRs may carry depositary fees and different foreign-tax treatment than U.S. common stock. The Trustee shall account for these when personally preparing the Trust's returns under Section 10 and Amendment No. 1, Item 8.
- The BTC-supportive split adds exposure that tends to move with the price of \$BTC. It is in addition to the Trust's direct BTC and BCH holdings, and the Trustee shall size it so that a BTC downturn does not strain Full Heir base checks or Core-first rules. Owning \$COIN, \$IBKR, or \$SCHW stock does not by itself approve those firms as custodians; custodial use remains subject to Section 3, Amendment No. 2, and Amendment No. 20.

- Owning stock in a local bank is an investment decision and does not by itself approve that bank as a custodian or depository for Trust assets; custodial use remains subject to Section 3 and Amendment No. 20.

This Amendment does not cut Full Heir base checks or Core-first rules and does not change the structure of the Core Trust.

Adoption Trust dated: _____ Amendment No.: 21 Date: _____

Adopted by: ☐ Grantor(s) ☐ Trustee + majority of eligible voting beneficiaries

Grantor: _____ Date: _____

Trustee: _____ Date: _____

Vote record attached: ☐ yes ☐ n/a (Grantor amendment)

[Notary / witnesses as the situs requires]

AMENDMENT NO. 22

AI-Review Picks — Costco, Visa, and American Water Works

1. Background. This Trust was reviewed by three artificial-intelligence systems, and each was asked to name one U.S. public company, not already selected by the Grantor, that it considered a sound long-term holding for this Trust. Their picks were: Costco Wholesale Corporation (\$COST), selected by Google's AI; Visa Inc. (\$V), selected by xAI's Grok; and American Water Works Company, Inc. (\$AWK), selected by Anthropic's Claude.

2. Core allocation. The Core Trust shall add a combined \$100,000 allocation split evenly among \$COST, \$V, and \$AWK. This allocation is held within the Fifth Layer, alongside the holdings added by Amendments No. 14 and 21. It shall be built up over time together with the Trust's other allocations, and may be built up further beyond \$100,000, keeping the three holdings in roughly equal proportion.

3. Subdivision allocations. Each Subdivision (A through E) shall add a \$45,000 allocation split evenly among the same three companies — \$15,000 each in \$COST, \$V, and \$AWK — as part of that Subdivision's scaled model under Section 4F.

4. Funding. These allocations shall be built up evenly using income from the Trust's bond ladders (and, for each Subdivision, from that Subdivision's own bond income), but only after Full Heir base checks and Core-first rules are met. For income from the Fifth Layer's bonds, this Amendment follows the order of use in Amendment No. 14, Item 1(c), and does not move ahead of it. Nothing in this Amendment diverts funds required for Full Heir base checks or for building Layers 1 through 3.

5. Review and substitution. These holdings are subject to the same ongoing quality review as any other holding in this Trust, and to Amendment No. 7's rules for buyouts, mergers, name changes, and loss recovery. If one of the three is acquired or no longer meets a reasonable quality standard, the Trustee may replace it with a comparable company in the same line of business and shall record the change in the yearly written accounting.

6. Relationship to other provisions. Adoption of this Amendment satisfies the majority-vote requirement in Section 4 for adding these three names. This Amendment adds holdings within the Fifth Layer and the Subdivisions only; it does not change the Layer 1–3 structure of the Core Trust, consistent with Amendment No. 1, Item 8.

Legal and investment qualifiers:

- The picks in Item 1 are recorded as the source of the Grantor's selection. They are not investment advice from any AI provider, and the Trustee's own duty to review these holdings applies the same as for any other holding.
- Owning \$V stock does not by itself approve Visa as a payment processor or custodian for Trust assets; custodial and banking use remains subject to Section 3 and Amendment No. 20.

This Amendment does not cut Full Heir base checks or Core-first rules and does not change the structure of the Core Trust.

Adoption Trust dated: _____ Amendment No.: 22 Date: _____

Adopted by: ☐ Grantor(s) ☐ Trustee + majority of eligible voting beneficiaries

Grantor: _____ Date: _____

Trustee: _____ Date: _____

Vote record attached: ☐ yes ☐ n/a (Grantor amendment)

[Notary / witnesses as the situs requires]

AMENDMENT NO. 23

Zero-Coupon Companion Sleeve — BTC/BCH, Growth ETF, and Short-Term Treasury ETF Purchases Alongside the Zero-Coupon Treasury Build

1. Purpose. The Core Trust's target of \$10,000,000 face value in 30-year zero-coupon U.S. Treasuries (Section 4A) is built up over many years and is one of the largest components of the Core. This Amendment adds a Zero-Coupon Companion Sleeve: each time the Trust buys zero-coupon Treasuries toward that target, it also makes a small, proportional purchase of Bitcoin, Bitcoin Cash, a growth ETF, and a short-term Treasury ETF, so this large component of the Core is built in a balanced, Bitcoin-centric way.

2. Companion purchases. For each purchase of zero-coupon Treasuries toward the \$10,000,000 face-value target, the Trust shall also buy, measured as a percentage of the dollar amount actually spent on the Treasuries (not their face value):

- **10% in \$BTC and \$BCH combined**, split in 25% steps — 25% / 75%, 50% / 50%, or 75% / 25% between the two, at the Trustee's discretion — so that each coin always receives at least 25% of that 10%.
- **1.25% in a growth ETF**, a 4- or 5-star Morningstar fund with strong long-term performance, consistent with Section 4.
- **1.25% in a short-term (near-term) U.S. Treasury ETF**, a low-cost fund holding short-maturity U.S. Treasuries.

The companion purchases total 12.5% of each Treasury purchase. Example: if the Trust spends \$200 on zero-coupon Treasuries, it also buys \$20 of BTC and BCH (for example, \$10 of each at a 50/50 split, or \$5 and \$15 at a 25/75 split), \$2.50 of the growth ETF, and \$2.50 of the short-term Treasury ETF — \$25 in total.

Treasury purchase	BTC + BCH (10%)	Growth ETF (1.25%)	Short-term Treasury ETF (1.25%)	Total companion (12.5%)
\$200	\$20	\$2.50	\$2.50	\$25
\$10,000	\$1,000	\$125	\$125	\$1,250
\$100,000	\$10,000	\$1,250	\$1,250	\$12,500

3. Timing. Companion purchases may be made at the same time as each Treasury purchase, or batched weekly or monthly to avoid many small trades, so long as each period's companion purchases match that period's Treasury purchases in the proportions above. This Amendment applies to purchases building toward the \$10,000,000 face-value target; whether it also applies when maturing zeros are rolled into new 30-year zeros is at the Trustee's discretion.

4. Funding. Companion purchases shall be paid for, as much as possible, from the cash income of the Trust's municipal and corporate bonds, but only after Full Heir base checks and Core-first rules are met. They may not be funded by selling Core holdings or by borrowing.

5. Reinvestment of gains. At the Trustee's discretion, gains from the Companion Sleeve should be reinvested into municipal and corporate bonds across the Layers of the Trust. The income from those bonds is then used, under Item 4, to build more zero-coupon Treasuries and their companion purchases — so that, over the roughly 30-year build of this Trust, the Companion Sleeve and the bond holdings strengthen each other.

6. Reasons for this Amendment. The Grantor adds this sleeve for balance, which is a proven long-term practice, while recognizing that market performance is never guaranteed. In some interest-rate and yield conditions, BTC and BCH can move differently from long-dated Treasuries and help offset losses when yields rise sharply; the Grantor observed this during a recent period in which yields rose quickly and Treasury prices fell while BTC and BCH gained. Holding both BTC and BCH is also supportive for mining, where operations that mine both coins may find BCH blocks more often, and for software development, where using both chains can give added flexibility to applications that use blockchain to monetize data.

7. Relationship to other provisions.

- BTC and BCH bought under this Amendment are in addition to the Core's BTC and BCH targets in Section 4 and shall be tracked separately in the yearly written accounting. They are held under the custody rules in Amendment No. 2, and Amendment No. 7's loss-recovery rules for BTC and BCH apply to them.
- This Amendment adds a companion sleeve alongside the zero-coupon build. It does not change the \$10,000,000 face-value target, the rolling of zeros, or any other Layer 1 holding or target, and does not change the Layer 1–3 structure of the Core Trust, consistent with Amendment No. 1, Item 8.
- Adoption of this Amendment satisfies the majority-vote requirement in Section 4 for adding these holdings.

This Amendment does not cut Full Heir base checks or Core-first rules and does not change the structure of the Core Trust.

Adoption Trust dated: _____ Amendment No.: 23 Date: _____

Adopted by: ☐ Grantor(s) ☐ Trustee + majority of eligible voting beneficiaries

Grantor: _____ Date: _____

Trustee: _____ Date: _____

Vote record attached: ☐ yes ☐ n/a (Grantor amendment)

[Notary / witnesses as the situs requires]