LAST WILL AND TESTAMENT OF ARINDRAJIT DUBE

I, Arindrajit Dube, a resident of Northampton, Massachusetts declare this to be my Last Will and revoke all former Wills and Codicils.

ARTICLE I Identification of Family

In making this Will I have in mind my wife, Kysa Nygreen, and my child, Kiran Dube, born 2010, together with any children hereafter born to or adopted by my wife and me. Any reference to a "child of mine" or "my children" shall include the persons, other than my wife, named or referred to in this Article.

ARTICLE II Disposition of Remains

I direct that my remains be cremated. I would like there to be a secular memorial service at a funeral home or personal residence. If possible, the service should have food and drinks. Please serve good beer and wine. I authorize my Executor to carry out these directions and wishes, particularly those for the disposition of my remains.

ARTICLE III Appointment of Fiduciaries

- A. Appointment of Personal Representative. I appoint my wife as Executor of my estate. If my wife is or becomes unable or unwilling to serve as Executor, I appoint my sister-in-law, Kristin Nygreen as alternate Executor.
- **B.** Bond; Court Supervision. My Executor shall have the right to serve without bond and to administer and settle my estate without the intervention or supervision of any court, except to the extent required by law. Nothing herein shall prevent my Executor from seeking the assistance of the court in any situation where my Executor deems it appropriate.
- C. Appointment of Trustee for Family Trust. I appoint my wife as Trustee of the family trust created by Article IV, Paragraph B. of this Will. In the event my wife is unable or unwilling to serve at the time the trust is initially funded, I appoint my sister, Oeindrila Dube as alternate Trustee. Once serving, any Trustee shall have the right to designate his successor in accordance with the trust administration provisions set forth in Article VI. Any reference to an Independent Trustee shall include anyone serving as a

Will of Arindrajit Dube Page 1 of 14 Initials: AD Date: June 24. 2012

Trustee or Co-Trustee, who is not a beneficiary or potential beneficiary of a trust created under this Will.

- D. Appointment of Guardian. If my wife does not survive me, I nominate my sister, Oeindrila Dube as guardian of the person of any minor children of mine. If Oeindrila Dube is or becomes unable or unwilling to serve as guardian, I nominate my sister-in-law, Kathryn Austin and my brother-in-law, Andrew Austin as joint guardians on the same terms.
- **Bond.** I request that any guardian named in this Will be permitted to serve without bond, but if a bond is required for any guardian so named, I direct that it be set at a nominal amount.

ARTICLE IV Disposition of Residue

- A. **Provision for Wife.** I give all of the rest and residue of my estate. wherever located (hereafter referred to in this Article as "residue"), to my wife if she survives me.
- В. **Provision for Descendants.** If my wife does not survive me then I give the entire residue in trust, to the Trustee identified in Article III, Paragraph C. for the benefit of my descendants if any of them survive me. This trust, which shall be known as the "Family Trust" (alternatively referred to in this Paragraph B. as the "Trust") shall be held as a single undivided trust for as long as any living child of mine is under age eighteen (18). If I have no living child under age eighteen (18), the Trustee shall hold and distribute such assets in accordance with Paragraphs B.2 and B.4 of this Article.
- 1. **Distributions of Income and Principal.** While any living child of mine is under age eighteen (18), the Trustee shall distribute income and principal in accordance with the following provisions:
 - The Trustee shall pay to or apply for the benefit of one or more of my children from time to time all or so much of the net income or principal as the Trustee, in the Trustee's sole discretion. deems advisable for the support, health and education of my children. The Trustee's discretion specifically includes the authority to reimburse the guardian of any child of mine, or the person with whom any child of mine resides, for any direct expenses incurred for the support, health and education of my child, and to pay to the guardian or person with whom my child resides such sums as the Trustee deems equitable 1) to compensate for any indirect, general expenses incurred in my child's behalf or 2) to assist in the remodeling or purchase of a home to provide reasonably adequate living space for my child. Such assistance

may be in the form of an outright disbursement, the making of a secured or unsecured loan, the taking of an equity interest in the home, or otherwise, as the Trustee deems advisable.

- The Trustee's discretionary authority to make distributions may be exercised unequally as among my children and in a manner that omits one or more of them from participation in any distribution; however, in making such distributions, the Trustee shall consider the relevant circumstances affecting each child, including age, health, educational talents and requirements, earning capacity and other available sources of income or support known to the Trustee. As a guideline to the Trustee, I declare that providing for my children's support, health and education until they are able to provide for or substantially contribute to their own support is the primary purpose of this Trust. A further purpose is to provide the opportunity for each child to obtain an education beyond the secondary school level by way of such vocational, undergraduate or graduate education as each child may choose, so long as the Trustee deems such education to be beneficial to the child. Distributions may be made for tuition, books, clothes. board, lodging, travel, spending money and other expenses customarily treated as part of the costs of attending a university. Upon subsequent division of the Family Trust, however, distributions for the purpose of enabling any child to obtain an education beyond the course of study required to obtain a four-year bachelor of arts or sciences or similar degree shall be charged, without interest, as an advancement against that child's share. Neither the Family Trust nor any beneficiary shall be entitled to any refund if such advancements exceed the child's ultimate share.
- If any child of mine shall die leaving descendants who are living during the term of the Family Trust, the descendants shall be additional beneficiaries along with my surviving children. The Trustee shall bear in mind, however, that my children are the primary beneficiaries of the Family Trust.
- 2. Division into Shares. When no living child of mine is under age eighteen (18), the remaining Family Trust assets shall be divided into several equal shares (subject to any adjustments for advancements), the number of shares equaling the number of children of mine then living plus the number of my children not then living but who have descendants then living. If I have no descendants then living, such assets shall be distributed in accordance with the provisions of the last paragraph of this Article as if I had died on such date.
- 3. Disposition of Shares. Each share shall be distributed outright or be held in trust in accordance with the following directions:

- **a.** Each share of the then-living descendants of a deceased child of mine shall be distributed outright to such child's descendants, per stirpes.
- **b.** The share of any child of mine who is thirty (30) years of age or older shall be distributed outright to such child.
- **c.** The share allocated to a child who has not reached age thirty (30) shall be held as a separate trust on the following terms and conditions:
 - (i) Until such child reaches age thirty (30), the Trustee shall pay to such child or apply for his benefit all the net income of the trust in convenient installments not less frequently than annually.
 - (ii) Distributions of principal may be made to or for the benefit of one or more persons within a class consisting of such child and any of his descendants living at the time of the distribution, in such amounts and shares as the Trustee shall determine; provided, that no more than 20% of the trust principal shall be distributed in any one fiscal year of the trust.
 - (iii) As a guideline to the Trustee, I declare that the primary purpose of such child's trust is liberal provision for his reasonable needs and desires. The interests of my more remote descendants are of secondary importance. In making distributions, however, the Trustee shall take into consideration, among other circumstances the Trustee deems relevant, such child's accustomed standard of living, other available assets and sources of income or support known to the Trustee, and such child's probable future support requirements. The tax consequences of any particular distribution and the needs and resources of other permissible beneficiaries shall also be relevant and proper considerations. The Trustee may be guided by the wishes of such child regarding equality of treatment of such child's descendants.
 - (iv) When such child reaches age twenty-one (21) (or if he is twenty-one (21) or older but less than twenty-five (25) when his trust is funded) one third of the then remaining trust principal shall be distributed outright to him.

- (v) When such child reaches age twenty-five (25) (or if he is twenty-five (25) or older but less than thirty (30) when his trust is funded) one half of the then remaining trust principal shall be distributed outright to him.
- (vi) When such child reaches age thirty (30), the balance of his trust shall be distributed outright to him.
- (vii) If such child dies before reaching age thirty (30), the balance of his trust shall be distributed in such manner as he directs in his Last Will, or if there is no such direction, to those persons entitled to share in the residue of his estate in the proportions in which they are otherwise entitled to share in such residue.
- **4. Provision for Others.** If I am not survived by my wife, or by any of my descendants, I give the entire residue to my heirs.

ARTICLE V Alternative Methods of Distribution

- A. Purpose of Article. Recognizing that under certain circumstances the terms of this Will may direct that property be distributed outright to a person who is under age twenty-one (21) or under a legal disability; I make the following provisions to facilitate the distribution of property to such persons.
- **B.** Alternative Methods. Whenever the terms of this Will direct my personal representative or any Trustee (referred to in this Article as the "fiduciary") to distribute property outright to a person who is then under age twenty-one (21) or under a legal disability, the fiduciary may distribute all or any portion of that property in any one or more of the following ways:
 - 1. Delivery directly to the beneficiary;
 - 2. Delivery to the parent or stepparent of the beneficiary;
 - 3. Delivery to the guardian of the beneficiary's person or property;
 - 4. Delivery to any Custodian for the beneficiary under the Uniform Gifts to Minors Act;
 - **5.** Delivery to any existing trust created for the beneficiary;

- 6. Deposit in a financial institution in an account established in the name of the beneficiary alone pursuant to the laws of the State of Massachusetts:
- 7. Storage of any tangible personal property in safekeeping with the costs of storage to be borne by the beneficiary; or
- 8. Sale of any tangible personal property and delivery of the proceeds in any manner permitted by this Article.

Provided the fiduciary acts in good faith, upon delivery of any property in accordance with the provisions of this Article, the fiduciary shall be discharged from all responsibilities in connection with the property.

C. **Discretionary Trust.** Any property not distributed as provided in Paragraph B. of this Article shall be retained by the fiduciary in trust for the beneficiary on the following terms and conditions: During any period in which the beneficiary is under a legal disability or under twenty-one (21) years of age, the fiduciary shall pay to or apply for the benefit of the beneficiary so much of the income and principal of the trust as the fiduciary, in its sole and absolute discretion, determines is advisable for the beneficiary's health, support, education and general welfare. At such time as the beneficiary is neither under a legal disability nor under age twenty-one (21), the fiduciary shall distribute any remaining trust assets to the beneficiary. If the beneficiary dies before all of the trust assets have been distributed, the fiduciary shall distribute any remaining trust assets to the beneficiary's estate.

ARTICLE VI **Administrative Provisions**

- Powers and Duties of Personal Representative. In addition to any other powers or duties granted to or imposed upon my personal representative by law. consistent with the non-intervention powers referred to in Article III herein, my personal representative shall have all of the powers granted herein to the Trustee of any trust created hereunder together with the following powers and duties, and all such powers may be exercised whether or not necessary for the administration of my estate:
- 1. **Disposition of Assets.** My personal representative may sell (at public or private sale), grant an option to purchase, exchange, lease for any term, mortgage, pledge or otherwise encumber any assets of my estate on such terms as deemed reasonable.
- Borrowing against the Estate. My personal representative may borrow money, secured or unsecured, from any source for the benefit of the estate at the risk of my estate.

- 3. Settlement of Obligations. My personal representative may pay, renegotiate or settle any debt or claim by or against my estate on such terms as deemed reasonable and abandon or write off any property, debt or claim deemed worthless or uncollectible.
- 4. **Distribution.** My personal representative may distribute any portion of the income or principal of my estate in advance of any court decree of distribution or final settlement of my estate. My personal representative may make distributions in cash, in kind or both, and in doing so create fractional interests. My personal representative's valuation of any property distributed in kind, if made in good faith, shall be binding on all parties. If my personal representative is also a beneficiary of my estate, he shall obtain an independent appraisal of property being distributed in kind to him. My personal representative shall not have any obligation to see to the application of any distributions made to or for the benefit of any beneficiary under this Will.
- 5. Elections. My personal representative may make all elections and take any other action affecting taxes, including claiming any administration expenses as either income or death tax deductions, deemed desirable; provided that my personal representative shall make such adjustments for them between the income and principal accounts and/or the recipients or beneficiaries of my estate as may be equitable.
- **B. Debts and Expenses.** All expenses of administration chargeable to principal, the expenses of the disposition of my remains, and all my legitimate debts, if and when paid, shall be paid from the principal of my residuary estate. No debt need be paid prior to its maturity in due course and except as otherwise provided in this Will no interest in any property passing under this Will need be exonerated.
- C. Taxes. All estate, inheritance or other similar death taxes, together with any interest or penalties thereon, arising by reason of my death with respect to any property includable in my taxable estate, and any adjusted taxable gifts, whether passing under or outside of this Will, shall be paid from the principal of my residuary estate without reimbursement from the recipients or beneficiaries of such property, provided, however, that in the event any proceeds of insurance upon my life or any property over which I held a power of appointment are included in my estate for purposes of determining the federal estate tax liability of my estate, then the residue of my estate shall be entitled to receive from the recipients of any such proceeds or property the portion of such federal estate tax liability attributable to such proceeds or property determined in accordance with IRC §§ 2206 and 2207.
- **D.** Powers and Duties of Trustee. In administering any trust created under this Will, the Trustee shall have all powers and duties granted to or imposed upon trustees by the laws of the State of Massachusetts, as now existing or hereafter amended to liberalize such powers, except that, in addition, limitation or modification of them, the Trustee shall have the following rights, powers or duties:

- 1. Waiver of Bond and Accounting. The Trustee shall not be required to post any bond or other security and need not render any periodic accounting as may be required by the Uniform Trustee's Accounting Act or laws of similar import, but, upon written request, shall furnish itemized statements showing all receipts and disbursements received and made during each accounting year of the trust and how they were credited or debited to the income and principal accounts and a list of and the approximate value of each item of property comprising the trust estate as of the end of each year. Such statement and list shall be furnished to each competent, vested, adult beneficiary requesting the same or to the guardian of the person or estate of any vested beneficiary who is a minor or is under a legal disability or, if there is no such guardian, to the parent or person with whom the vested beneficiary resides if that guardian, parent or person requests the same.
- 2. Segregation of Assets and Merger of Trusts. During any period the Trustee holds two or more separate trusts hereunder, the assets of the trusts need not be segregated from one another unless the Trustee deems it advisable. The Trustee may merge any trust created hereunder with any other trust or trusts otherwise created by me whose terms and beneficiaries are substantially the same and thereafter jointly administer them; provided that no such merger may result in expanding the administration or distribution rights, powers and options available to any Trustee hereunder.
- 3. Delegation of Duties and Employment of Agents. In addition to any specific provisions set out below regarding the delegation of duties and responsibilities among Co-Trustees:
 - a. Any Trustee may employ such agents, attorneys, accountants, brokers, investment counselors, custodians or appraisers as deemed reasonably necessary; and rely upon their legal, tax, investment, or other expert advice; and pay their reasonable fees for their services from the trust estate.
 - **b.** Any individual serving as Trustee may enter into a "discretionary account" agreement with a registered investment advisor pursuant to which the advisor has the authority to effect purchases and sales of trust assets without the prior approval of the Trustee provided that the agreement 1) requires the advisor to notify the Trustee of all such transactions within three business days thereafter and 2) requires that the advisor provide a monthly accounting of all assets in the account and all transactions which have taken place during the accounting period.
- 4. Investment Powers. Any individual serving as Trustee hereunder shall have the power and discretion to exercise all investment powers as are granted herein or by law without limitation by such standards as may ordinarily be applicable to trustees and may retain, acquire, and hold property which may be of a kind or quality or cause a degree of diversification other than that ordinarily considered proper for a trust.

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Without limiting the generality of the foregoing, the Trustee shall have the following specific investment powers:

- **a.** The Trustee may retain, without liability in doing so, any property, real or personal, productive or unproductive, which the Trustee may receive in trust from any source, including, in the case of securities of limited marketability, any property acquired in exchange for such securities, even though such property may be of a kind or quality or cause a degree of diversification other than that which might ordinarily be considered prudent for a trust.
- **b.** The Trustee may retain and pay all or any portion of any premiums on any life insurance policies or interest therein which forms a part of my estate.
- c. The Trustee may sell assets to or purchase assets from, and make loans, secured or unsecured, to the personal representative of my estate and beneficiaries of the trusts, even if the Trustee is also the personal representative and even though the assets so acquired may be of a kind or quality or cause a degree of diversification other than that ordinarily considered proper for a trust; provided that any purchase, sale or loan transaction with a beneficiary who is also a Trustee must be approved by an Independent Trustee. No such purchase, sale or loan transaction with a beneficiary-trustee may occur while no Independent Trustee is serving.
- 5. Accounting Methods and Equitable Adjustments. The Trustee may select such fiscal year and method of accounting as it deems appropriate. The Trustee shall determine the allocation of receipts and disbursements between income and principal in accordance with the laws of the State of Massachusetts except as specifically set forth below.
 - **a.** The Trustee shall not allocate any of the proceeds of sale of any underproductive property as delayed income to any income beneficiary.
 - **b.** Any income from my estate which is distributed to a trust created hereunder, whether such income is distributed currently by the estate or is accumulated and distributed in a subsequent year, shall be treated by the Trustee as principal of the trust.
 - **c.** The Trustee shall charge depreciation against income. Capital gain distributions from mutual funds shall be allocated to principal.

- d. The Trustee shall have the authority to make such equitable adjustments among beneficiaries as he shall deem reasonably appropriate. The determination of the Trustee as to the desirability and amount of any such adjustment if made in good faith shall be conclusive on all interested persons.
- e. The Trustee shall treat partnerships as entities rather than aggregates of the partners and shall account for receipts and disbursements from and to such partnerships as if they had been received from or invested in a corporation.
- 6. **Distribution.** The Trustee may make distributions in cash, in kind or both, and in doing so create fractional interests. The Trustee's valuation of any property distributed in kind, if made in good faith, shall be binding on all parties. Any Trustee who is also a beneficiary shall obtain an independent appraisal of property being distributed in kind to the Trustee. The valuation of an Independent Trustee shall constitute an independent appraisal. No Trustee shall have any obligation to see to the application of any distributions made to or for the benefit of any beneficiary hereunder.
- Early Termination. In addition to any provisions of law regarding termination of the trust if at any time the trust estate has a market value, as determined in good faith by the Trustee, of \$20,000 or less, the Trustee may, in its sole discretion, terminate the trust and direct the distribution of the trust estate to the then current income beneficiaries of the trust.
- Trustee's Duty; Standard of Care. Notwithstanding any other provision of this Will or of law, any individual serving as Trustee hereunder shall not be liable for any loss, or be held responsible for any action or inaction, so long as such individual Trustee shall have acted in good faith and with honest judgment.
- Successor Trustee. Any individual Trustee serving hereunder may designate his own successor to serve in the event of his resignation, death or incapacity. Such designation shall be in writing, signed by the Trustee and a copy shall be delivered to the successor. The most recent such designation shall prevail. In the event a Trustee resigns, dies or becomes incapacitated without designating a successor, the alternate Trustee identified in Article III shall serve as successor. The determination that a Trustee has become incapable of carrying on his fiduciary duties shall be made by the designated successor, or, if there is none, by the alternate identified in Article III, in each case after consultation with the Trustee's physician and counsel, if any.
- 10. Replacement of Trustee. Any bank or trust company serving as the Trustee of any trust hereunder may be removed by a majority of the adult income beneficiaries of the trust and replaced by another bank or trust company of such beneficiaries' choice; provided that the power to replace such a trustee shall not be exercised more frequently than once every five years.

- 11. **Provision against Transfer.** Neither the income nor the principal of any trust created by this Will shall be alienable by any beneficiary, whether income beneficiary or remainderman, either by assignment or by any other method, and the same shall not be subject to being taken by his creditors or his spouse, or by any representatives of them, by any process whatever, including, but not limited to, proceedings in bankruptcy. This provision shall not limit the exercise of any power of appointment or right of withdrawal or disclaimer.
- 12. Perpetuities Savings Clause. Any trust created under this Will, unless sooner terminated in accordance with its terms, shall terminate twenty-one years after the death of the survivor of me, my wife and my descendants who are in being at the time of my death. The Trustee shall at the time of such termination distribute the trust estate, including any undistributed income, to the then-current income beneficiaries.

ARTICLE VII Miscellaneous

- Number and Gender. Unless the context indicates a contrary intent, the A. plural and singular forms of words shall each include the other, and every noun and pronoun shall have a meaning that includes the masculine, feminine and neuter genders.
- **Survival.** To "survive" me, as that term is used in this Will, a person must continue to live for thirty (30) days after my death.
- C. Descendants. The "descendants" of an individual include only the following:
 - 1. All such individual's biological descendants, except any person not born in lawful wedlock and his descendants, unless the biological parent who would otherwise cause him or her to be a descendant has acknowledged paternity or maternity in legitimation proceedings, or in an unambiguous signed writing identifying such person by name, or by raising such person in the same household; and
 - 2. Persons adopted by such individual or one of his or her descendants, and their descendants.

If the parent, who would cause a person to be a descendant as defined above, is replaced in an adoption proceeding, such person shall remain a descendant unless such parent voluntarily consents to the relinquishment of his or her status as parent in connection with such adoption proceedings.

Heirs. The term "heirs" shall mean those persons entitled to inherit under D. the then-applicable laws of the State of Massachusetts governing the descent of an

intestate's separate estate. They shall inherit in their statutory proportions. If the provisions of this Will call for a distribution of property to my heirs or the heirs of any other person and the event giving rise to the requirement for such distribution takes place at a time later than my death or the death of such person, the determination of the identity of such heirs shall be made as if I (or such other person) had died on the date of the event giving rise to such requirement for distribution.

- **E.** Exclusion of Pretermitted Heirs. Other than as set forth in this Will, I make no provision for any child of mine or descendant of a deceased child of mine. I specifically make no provision for any person (whether now living or hereafter born), other than a child named or referred to in Article I or a descendant of mine as defined in this Will, who may be entitled to claim an interest in my estate under the laws of the State of Massachusetts.
- **F.** Legal Disability. A person is under a legal disability if my personal representative or the Trustee of a trust established under this Will for the benefit of that person determines, in good faith, that the person is incapable of managing his property or of caring for himself, or both, or is in need of protection or assistance by reason of physical injury or illness, mental illness, developmental disability, senility, alcoholism, excessive use of drugs, or other physical or mental incapacity.
- **G. Title to Real Property.** Upon my death, title to any real property passing under this Will shall vest in my personal representative in his fiduciary capacity and shall remain so vested until my personal representative distributes or sells that property, at which time title shall vest in the distributee or purchaser.
- **H. Disclaimer.** Except as may be otherwise specifically provided in this Will, in the event that any beneficiary disclaims an interest arising out of this Will or any trust created herein it is my intention that the interest disclaimed shall be distributed in the same manner and at the same time as if the disclaiming beneficiary had died immediately preceding the event pursuant to the laws of the State of Massachusetts.
- I. Governing Law. In making this Will, I have had in mind the provisions of the laws of the State of Massachusetts, particularly those governing the administration of trusts and estates. It is my intention that those laws, as now in effect or as hereafter amended, shall govern the interpretation of this Will and the administration of my estate and any trust created hereunder, to the extent that is possible, wherever my estate or any such trust may ultimately be administered. In the event any other laws should be determined to be the controlling law, it is my hope that the provisions of this Will and my intention regarding the disposition and administration of property will be interpreted in light of the provisions of the laws of the State of Massachusetts under which they were drafted.
- J. Change of Situs. The Trustee may transfer the place of administration of any trust created hereunder, without the necessity of judicial proceedings and upon written notice to all vested beneficiaries of the trust, provided the Trustee has determined,

in good faith, that the transfer would facilitate the economic and convenient administration of the trust and would not materially impair the interests of any beneficiary or potential beneficiary.

- K. Provision to Assure Testacy. If at any time my personal representative or the Trustee of any trust created hereunder is holding property in circumstances where the other provisions of this Will do not provide instructions regarding the disposition of such property, my personal representative or the Trustee, as the case may be, shall distribute such property half to my then-living heirs and half to my wife's then-living heirs. If one of us has no then-living heirs, all of such property shall be distributed to those heirs who are then living. If neither my wife nor I have any then-living heirs, all of such property shall be distributed to one or more organizations, of my personal representative's or the Trustee's choosing, which are described in IRC§ 2055.
- L. Corporate Successors. Whenever a corporation or other business entity is referred to herein, the reference shall include any successor organization.
- M. References to Statutes. In this Will, the abbreviation "IRC" shall refer to the Internal Revenue Code of 1986 as amended.

I have initialed and dated for identification purposes all pages of this, my Last Will, and have executed the entire instrument by signing this page on the <u>24</u> day of <u>June</u>, 2012, at <u>Northampton</u>, Massachusetts.

Arindrajit Dube

Attestation and Statement of Witnesses

Each of us declares under penalty of perjury under the laws of Massachusetts that Arindrajit Dube, the Testator, signed this instrument as his Last Will in our presence, all of us being present at the same time, and we now, at the Testator's request, in the Testator's presence, and in the presence of each other, sign below as the witnesses, declaring that the Testator appears to be of sound mind and under no duress, fraud, or undue influence.

Septemalina Dula	DW Owln
[Witness Signature]	[Witness Signature]
SYAMALIMA DUBE	DIPAK R. DUBE
[Print Name]	[Print Name]
Residing at 5823 INVINCIBLED	Residing at 5823 INVINCIBLE DR
Jamesville, NY13078	JAMESVELLE, NY 13078

SELF-PROVING AFFIDAVIT

STATE OF MASSACHUSETTS	}		
COUNTY OF	} ss. }		
I, the undersigned, an officer authorized to administer oaths, certify that Arindra Dube, the Testator, and, and, the witnesses, whose names are signed to the			
attached or foregoing instrument and wh together before me and having been first attached or foregoing instrument is the la and voluntarily declared, signed and exe the witnesses signed the will upon reque the Testator, and in the presence of each the Testator was, at that time of the signi competent to make a will), of sound min-	ose signatures appear below, having appeared duly sworn, each then declared to me that: 1) the ast will of the Testator; 2) the Testator willingly cuted the will in the presence of the witnesses; 3 st by the Testator, in the presence and hearing of other; 4) to the best knowledge of each witnessing, of the age of majority (or otherwise legally d and memory, and under no constraint or undue s competent and of the proper age to witness a		
	Arindrajit Dube		
[Witness Signature]	[Witness Signature]		
[Print Name]	[Print Name]		
Residing at	Residing at		
and by the said	fore me by the said Arindrajit Dube, Testator,, and esses, this day of, 20		
`	[Signature of Notary]		
	[Print or stamp name of Notary]		

LAST WILL AND TESTAMENT OF KYSA NYGREEN

I, Kysa Nygreen, a resident of Northampton, Massachusetts declare this to be my Last Will and revoke all former Wills and Codicils.

ARTICLE I **Identification of Family**

In making this Will I have in mind my husband, Arindrajit Dube, and my child, Kiran Dube, born 2010, together with any children hereafter born to or adopted by my husband and me. Any reference to a "child of mine" or "my children" shall include the persons, other than my husband, named or referred to in this Article.

ARTICLE II **Disposition of Remains**

I direct that my remains be cremated. I would like to have a non-religious memorial service (or "celebration of my life") at a funeral home or private residence. Please serve good beer from a quality microbrewery. I authorize my Executor to carry out these directions and wishes, particularly those for the disposition of my remains.

ARTICLE III Appointment of Fiduciaries

- Appointment of Personal Representative. I appoint my husband as Executor of my estate. If my husband is or becomes unable or unwilling to serve as Executor, I appoint my sister, Kristin Nygreen as alternate Executor.
- В. Bond; Court Supervision. My Executor shall have the right to serve without bond and to administer and settle my estate without the intervention or supervision of any court, except to the extent required by law. Nothing herein shall prevent my Executor from seeking the assistance of the court in any situation where my Executor deems it appropriate.
- C. Appointment of Trustee for Family Trust. I appoint my husband as Trustee of the family trust created by Article IV, Paragraph B. of this Will. In the event my husband is unable or unwilling to serve at the time the trust is initially funded, I appoint my sister-in-law, Oeindrila Dube as alternate Trustee. Once serving, any Trustee shall have the right to designate his successor in accordance with the trust administration provisions set forth in Article VI. Any reference to an Independent Trustee shall include

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Will of Kysa Nygreen

anyone serving as a Trustee or Co-Trustee, who is not a beneficiary or potential beneficiary of a trust created under this Will.

- **D.** Appointment of Guardian. If my husband does not survive me, I nominate my sister-in-law, Oeindrila Dube as guardian of the person of any minor children of mine. If Oeindrila Dube is or becomes unable or unwilling to serve as guardian, I nominate my sister, Kathryn Austin and my brother-in-law, Andrew Austin as joint guardians on the same terms.
- **E. Bond.** I request that any guardian named in this Will be permitted to serve without bond, but if a bond is required for any guardian so named, I direct that it be set at a nominal amount.

ARTICLE IV Disposition of Residue

- **A. Provision for Husband.** I give all of the rest and residue of my estate, wherever located (hereafter referred to in this Article as "residue"), to my husband if he survives me.
- **B.** Provision for Descendants. If my husband does not survive me then I give the entire residue in trust, to the Trustee identified in Article III, Paragraph C. for the benefit of my descendants if any of them survive me. This trust, which shall be known as the "Family Trust" (alternatively referred to in this Paragraph B. as the "Trust") shall be held as a single undivided trust for as long as any living child of mine is under age eighteen (18). If I have no living child under age eighteen (18), the Trustee shall hold and distribute such assets in accordance with Paragraphs B.2 and B.4 of this Article.
- 1. **Distributions of Income and Principal.** While any living child of mine is under age eighteen (18), the Trustee shall distribute income and principal in accordance with the following provisions:
 - a. The Trustee shall pay to or apply for the benefit of one or more of my children from time to time all or so much of the net income or principal as the Trustee, in the Trustee's sole discretion, deems advisable for the support, health and education of my children. The Trustee's discretion specifically includes the authority to reimburse the guardian of any child of mine, or the person with whom any child of mine resides, for any direct expenses incurred for the support, health and education of my child, and to pay to the guardian or person with whom my child resides such sums as the Trustee deems equitable 1) to compensate for any indirect, general expenses incurred in my child's behalf or 2) to assist in the remodeling or purchase of a home to provide reasonably adequate living space for my child. Such assistance

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may be in the form of an outright disbursement, the making of a secured or unsecured loan, the taking of an equity interest in the home, or otherwise, as the Trustee deems advisable.

- The Trustee's discretionary authority to make distributions may be exercised unequally as among my children and in a manner that omits one or more of them from participation in any distribution; however, in making such distributions, the Trustee shall consider the relevant circumstances affecting each child, including age, health, educational talents and requirements, earning capacity and other available sources of income or support known to the Trustee. As a guideline to the Trustee, I declare that providing for my children's support, health and education until they are able to provide for or substantially contribute to their own support is the primary purpose of this Trust. A further purpose is to provide the opportunity for each child to obtain an education beyond the secondary school level by way of such vocational, undergraduate or graduate education as each child may choose, so long as the Trustee deems such education to be beneficial to the child. Distributions may be made for tuition, books, clothes, board, lodging, travel, spending money and other expenses customarily treated as part of the costs of attending a university. Upon subsequent division of the Family Trust, however, distributions for the purpose of enabling any child to obtain an education beyond the course of study required to obtain a four-year bachelor of arts or sciences or similar degree shall be charged, without interest, as an advancement against that child's share. Neither the Family Trust nor any beneficiary shall be entitled to any refund if such advancements exceed the child's ultimate share.
- c. If any child of mine shall die leaving descendants who are living during the term of the Family Trust, the descendants shall be additional beneficiaries along with my surviving children. The Trustee shall bear in mind, however, that my children are the primary beneficiaries of the Family Trust.
- 2. Division into Shares. When no living child of mine is under age eighteen (18), the remaining Family Trust assets shall be divided into several equal shares (subject to any adjustments for advancements), the number of shares equaling the number of children of mine then living plus the number of my children not then living but who have descendants then living. If I have no descendants then living, such assets shall be distributed in accordance with the provisions of the last paragraph of this Article as if I had died on such date.
- 3. **Disposition of Shares.** Each share shall be distributed outright or be held in trust in accordance with the following directions:

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- **a.** Each share of the then-living descendants of a deceased child of mine shall be distributed outright to such child's descendants, per stirpes.
- **b.** The share of any child of mine who is thirty (30) years of age or older shall be distributed outright to such child.
- **c.** The share allocated to a child who has not reached age thirty (30) shall be held as a separate trust on the following terms and conditions:
 - (i) Until such child reaches age thirty (30), the Trustee shall pay to such child or apply for his benefit all the net income of the trust in convenient installments not less frequently than annually.
 - (ii) Distributions of principal may be made to or for the benefit of one or more persons within a class consisting of such child and any of his descendants living at the time of the distribution, in such amounts and shares as the Trustee shall determine; provided, that no more than 20% of the trust principal shall be distributed in any one fiscal year of the trust.
 - (iii) As a guideline to the Trustee, I declare that the primary purpose of such child's trust is liberal provision for his reasonable needs and desires. The interests of my more remote descendants are of secondary importance. In making distributions, however, the Trustee shall take into consideration, among other circumstances the Trustee deems relevant, such child's accustomed standard of living, other available assets and sources of income or support known to the Trustee, and such child's probable future support requirements. The tax consequences of any particular distribution and the needs and resources of other permissible beneficiaries shall also be relevant and proper considerations. The Trustee may be guided by the wishes of such child regarding equality of treatment of such child's descendants.
 - (iv) When such child reaches age twenty-one (21) (or if he is twenty-one (21) or older but less than twenty-five (25) when his trust is funded) one third of the then remaining trust principal shall be distributed outright to him.

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- When such child reaches age twenty-five (25) (or if (v) he is twenty-five (25) or older but less than thirty (30) when his trust is funded) one half of the then remaining trust principal shall be distributed outright to him.
- When such child reaches age thirty (30), the balance (vi) of his trust shall be distributed outright to him.
- If such child dies before reaching age thirty (30), the balance of his trust shall be distributed in such manner as he directs in his Last Will, or if there is no such direction, to those persons entitled to share in the residue of his estate in the proportions in which they are otherwise entitled to share in such residue.
- **Provision for Others.** If I am not survived by my husband, or by any of my descendants, I give the entire residue to my heirs.

ARTICLE V **Alternative Methods of Distribution**

- Purpose of Article. Recognizing that under certain circumstances the terms of this Will may direct that property be distributed outright to a person who is under age twenty-one (21) or under a legal disability; I make the following provisions to facilitate the distribution of property to such persons.
- В. **Alternative Methods.** Whenever the terms of this Will direct my personal representative or any Trustee (referred to in this Article as the "fiduciary") to distribute property outright to a person who is then under age twenty-one (21) or under a legal disability, the fiduciary may distribute all or any portion of that property in any one or more of the following ways:
 - 1. Delivery directly to the beneficiary;
 - 2. Delivery to the parent or stepparent of the beneficiary:
 - 3. Delivery to the guardian of the beneficiary's person or property;
 - 4. Delivery to any Custodian for the beneficiary under the Uniform Gifts to Minors Act:
 - 5. Delivery to any existing trust created for the beneficiary;

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- 6. Deposit in a financial institution in an account established in the name of the beneficiary alone pursuant to the laws of the State of Massachusetts;
- 7. Storage of any tangible personal property in safekeeping with the costs of storage to be borne by the beneficiary; or
- 8. Sale of any tangible personal property and delivery of the proceeds in any manner permitted by this Article.

Provided the fiduciary acts in good faith, upon delivery of any property in accordance with the provisions of this Article, the fiduciary shall be discharged from all responsibilities in connection with the property.

C. **Discretionary Trust.** Any property not distributed as provided in Paragraph B. of this Article shall be retained by the fiduciary in trust for the beneficiary on the following terms and conditions: During any period in which the beneficiary is under a legal disability or under twenty-one (21) years of age, the fiduciary shall pay to or apply for the benefit of the beneficiary so much of the income and principal of the trust as the fiduciary, in its sole and absolute discretion, determines is advisable for the beneficiary's health, support, education and general welfare. At such time as the beneficiary is neither under a legal disability nor under age twenty-one (21), the fiduciary shall distribute any remaining trust assets to the beneficiary. If the beneficiary dies before all of the trust assets have been distributed, the fiduciary shall distribute any remaining trust assets to the beneficiary's estate.

ARTICLE VI Administrative Provisions

- Powers and Duties of Personal Representative. In addition to any other powers or duties granted to or imposed upon my personal representative by law. consistent with the non-intervention powers referred to in Article III herein, my personal representative shall have all of the powers granted herein to the Trustee of any trust created hereunder together with the following powers and duties, and all such powers may be exercised whether or not necessary for the administration of my estate:
- 1. **Disposition of Assets.** My personal representative may sell (at public or private sale), grant an option to purchase, exchange, lease for any term, mortgage, pledge or otherwise encumber any assets of my estate on such terms as deemed reasonable.
- **Borrowing against the Estate.** My personal representative may borrow money, secured or unsecured, from any source for the benefit of the estate at the risk of my estate.

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- 3. Settlement of Obligations. My personal representative may pay, renegotiate or settle any debt or claim by or against my estate on such terms as deemed reasonable and abandon or write off any property, debt or claim deemed worthless or uncollectible.
- 4. **Distribution.** My personal representative may distribute any portion of the income or principal of my estate in advance of any court decree of distribution or final settlement of my estate. My personal representative may make distributions in cash, in kind or both, and in doing so create fractional interests. My personal representative's valuation of any property distributed in kind, if made in good faith, shall be binding on all parties. If my personal representative is also a beneficiary of my estate, he shall obtain an independent appraisal of property being distributed in kind to him. My personal representative shall not have any obligation to see to the application of any distributions made to or for the benefit of any beneficiary under this Will.
- 5. Elections. My personal representative may make all elections and take any other action affecting taxes, including claiming any administration expenses as either income or death tax deductions, deemed desirable; provided that my personal representative shall make such adjustments for them between the income and principal accounts and/or the recipients or beneficiaries of my estate as may be equitable.
- **B. Debts and Expenses.** All expenses of administration chargeable to principal, the expenses of the disposition of my remains, and all my legitimate debts, if and when paid, shall be paid from the principal of my residuary estate. No debt need be paid prior to its maturity in due course and except as otherwise provided in this Will no interest in any property passing under this Will need be exonerated.
- C. Taxes. All estate, inheritance or other similar death taxes, together with any interest or penalties thereon, arising by reason of my death with respect to any property includable in my taxable estate, and any adjusted taxable gifts, whether passing under or outside of this Will, shall be paid from the principal of my residuary estate without reimbursement from the recipients or beneficiaries of such property, provided, however, that in the event any proceeds of insurance upon my life or any property over which I held a power of appointment are included in my estate for purposes of determining the federal estate tax liability of my estate, then the residue of my estate shall be entitled to receive from the recipients of any such proceeds or property the portion of such federal estate tax liability attributable to such proceeds or property determined in accordance with IRC §§ 2206 and 2207.
- **D.** Powers and Duties of Trustee. In administering any trust created under this Will, the Trustee shall have all powers and duties granted to or imposed upon trustees by the laws of the State of Massachusetts, as now existing or hereafter amended to liberalize such powers, except that, in addition, limitation or modification of them, the Trustee shall have the following rights, powers or duties:

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- 1. Waiver of Bond and Accounting. The Trustee shall not be required to post any bond or other security and need not render any periodic accounting as may be required by the Uniform Trustee's Accounting Act or laws of similar import, but, upon written request, shall furnish itemized statements showing all receipts and disbursements received and made during each accounting year of the trust and how they were credited or debited to the income and principal accounts and a list of and the approximate value of each item of property comprising the trust estate as of the end of each year. Such statement and list shall be furnished to each competent, vested, adult beneficiary requesting the same or to the guardian of the person or estate of any vested beneficiary who is a minor or is under a legal disability or, if there is no such guardian, to the parent or person with whom the vested beneficiary resides if that guardian, parent or person requests the same.
- 2. Segregation of Assets and Merger of Trusts. During any period the Trustee holds two or more separate trusts hereunder, the assets of the trusts need not be segregated from one another unless the Trustee deems it advisable. The Trustee may merge any trust created hereunder with any other trust or trusts otherwise created by me whose terms and beneficiaries are substantially the same and thereafter jointly administer them; provided that no such merger may result in expanding the administration or distribution rights, powers and options available to any Trustee hereunder.
- **Delegation of Duties and Employment of Agents.** In addition to any specific provisions set out below regarding the delegation of duties and responsibilities among Co-Trustees:
 - Any Trustee may employ such agents, attorneys, accountants, brokers, investment counselors, custodians or appraisers as deemed reasonably necessary; and rely upon their legal, tax, investment, or other expert advice; and pay their reasonable fees for their services from the trust estate.
 - Any individual serving as Trustee may enter into a b. "discretionary account" agreement with a registered investment advisor pursuant to which the advisor has the authority to effect purchases and sales of trust assets without the prior approval of the Trustee provided that the agreement 1) requires the advisor to notify the Trustee of all such transactions within three business days thereafter and 2) requires that the advisor provide a monthly accounting of all assets in the account and all transactions which have taken place during the accounting period.
- **Investment Powers.** Any individual serving as Trustee hereunder shall have the power and discretion to exercise all investment powers as are granted herein or by law without limitation by such standards as may ordinarily be applicable to trustees and may retain, acquire, and hold property which may be of a kind or quality or cause a degree of diversification other than that ordinarily considered proper for a trust.

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Without limiting the generality of the foregoing, the Trustee shall have the following specific investment powers:

- a. The Trustee may retain, without liability in doing so, any property, real or personal, productive or unproductive, which the Trustee may receive in trust from any source, including, in the case of securities of limited marketability, any property acquired in exchange for such securities, even though such property may be of a kind or quality or cause a degree of diversification other than that which might ordinarily be considered prudent for a trust.
- **b.** The Trustee may retain and pay all or any portion of any premiums on any life insurance policies or interest therein which forms a part of my estate.
- c. The Trustee may sell assets to or purchase assets from, and make loans, secured or unsecured, to the personal representative of my estate and beneficiaries of the trusts, even if the Trustee is also the personal representative and even though the assets so acquired may be of a kind or quality or cause a degree of diversification other than that ordinarily considered proper for a trust; provided that any purchase, sale or loan transaction with a beneficiary who is also a Trustee must be approved by an Independent Trustee. No such purchase, sale or loan transaction with a beneficiary-trustee may occur while no Independent Trustee is serving.
- 5. Accounting Methods and Equitable Adjustments. The Trustee may select such fiscal year and method of accounting as it deems appropriate. The Trustee shall determine the allocation of receipts and disbursements between income and principal in accordance with the laws of the State of Massachusetts except as specifically set forth below.
 - **a.** The Trustee shall not allocate any of the proceeds of sale of any underproductive property as delayed income to any income beneficiary.
 - **b.** Any income from my estate which is distributed to a trust created hereunder, whether such income is distributed currently by the estate or is accumulated and distributed in a subsequent year, shall be treated by the Trustee as principal of the trust.
 - **c.** The Trustee shall charge depreciation against income. Capital gain distributions from mutual funds shall be allocated to principal.

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- d. The Trustee shall have the authority to make such equitable adjustments among beneficiaries as he shall deem reasonably appropriate. The determination of the Trustee as to the desirability and amount of any such adjustment if made in good faith shall be conclusive on all interested persons.
- e. The Trustee shall treat partnerships as entities rather than aggregates of the partners and shall account for receipts and disbursements from and to such partnerships as if they had been received from or invested in a corporation.
- 6. **Distribution.** The Trustee may make distributions in cash, in kind or both, and in doing so create fractional interests. The Trustee's valuation of any property distributed in kind, if made in good faith, shall be binding on all parties. Any Trustee who is also a beneficiary shall obtain an independent appraisal of property being distributed in kind to the Trustee. The valuation of an Independent Trustee shall constitute an independent appraisal. No Trustee shall have any obligation to see to the application of any distributions made to or for the benefit of any beneficiary hereunder.
- Early Termination. In addition to any provisions of law regarding termination of the trust if at any time the trust estate has a market value, as determined in good faith by the Trustee, of \$20,000 or less, the Trustee may, in its sole discretion, terminate the trust and direct the distribution of the trust estate to the then current income beneficiaries of the trust.
- 8. Trustee's Duty; Standard of Care. Notwithstanding any other provision of this Will or of law, any individual serving as Trustee hereunder shall not be liable for any loss, or be held responsible for any action or inaction, so long as such individual Trustee shall have acted in good faith and with honest judgment.
- Successor Trustee. Any individual Trustee serving hereunder may designate his own successor to serve in the event of his resignation, death or incapacity. Such designation shall be in writing, signed by the Trustee and a copy shall be delivered to the successor. The most recent such designation shall prevail. In the event a Trustee resigns, dies or becomes incapacitated without designating a successor, the alternate Trustee identified in Article III shall serve as successor. The determination that a Trustee has become incapable of carrying on his fiduciary duties shall be made by the designated successor, or, if there is none, by the alternate identified in Article III, in each case after consultation with the Trustee's physician and counsel, if any.
- 10. Replacement of Trustee. Any bank or trust company serving as the Trustee of any trust hereunder may be removed by a majority of the adult income beneficiaries of the trust and replaced by another bank or trust company of such beneficiaries' choice; provided that the power to replace such a trustee shall not be exercised more frequently than once every five years.

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- 11. Provision against Transfer. Neither the income nor the principal of any trust created by this Will shall be alienable by any beneficiary, whether income beneficiary or remainderman, either by assignment or by any other method, and the same shall not be subject to being taken by his creditors or his spouse, or by any representatives of them, by any process whatever, including, but not limited to, proceedings in bankruptcy. This provision shall not limit the exercise of any power of appointment or right of withdrawal or disclaimer.
- **12. Perpetuities Savings Clause.** Any trust created under this Will, unless sooner terminated in accordance with its terms, shall terminate twenty-one years after the death of the survivor of me, my husband and my descendants who are in being at the time of my death. The Trustee shall at the time of such termination distribute the trust estate, including any undistributed income, to the then-current income beneficiaries.

ARTICLE VII Miscellaneous

- **A**. Number and Gender. Unless the context indicates a contrary intent, the plural and singular forms of words shall each include the other, and every noun and pronoun shall have a meaning that includes the masculine, feminine and neuter genders.
- Survival. To "survive" me, as that term is used in this Will, a person must continue to live for thirty (30) days after my death.
- **Descendants.** The "descendants" of an individual include only the following:
 - 1. All such individual's biological descendants, except any person not born in lawful wedlock and his descendants, unless the biological parent who would otherwise cause him or her to be a descendant has acknowledged paternity or maternity in legitimation proceedings, or in an unambiguous signed writing identifying such person by name, or by raising such person in the same household:
 - 2. Persons adopted by such individual or one of his or her descendants, and their descendants.

If the parent, who would cause a person to be a descendant as defined above, is replaced in an adoption proceeding, such person shall remain a descendant unless such parent voluntarily consents to the relinquishment of his or her status as parent in connection with such adoption proceedings.

D. Heirs. The term "heirs" shall mean those persons entitled to inherit under the then-applicable laws of the State of Massachusetts governing the descent of an

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intestate's separate estate. They shall inherit in their statutory proportions. If the provisions of this Will call for a distribution of property to my heirs or the heirs of any other person and the event giving rise to the requirement for such distribution takes place at a time later than my death or the death of such person, the determination of the identity of such heirs shall be made as if I (or such other person) had died on the date of the event giving rise to such requirement for distribution.

- Ε. **Exclusion of Pretermitted Heirs.** Other than as set forth in this Will, I make no provision for any child of mine or descendant of a deceased child of mine. I specifically make no provision for any person (whether now living or hereafter born), other than a child named or referred to in Article I or a descendant of mine as defined in this Will, who may be entitled to claim an interest in my estate under the laws of the State of Massachusetts.
- F. **Legal Disability.** A person is under a legal disability if my personal representative or the Trustee of a trust established under this Will for the benefit of that person determines, in good faith, that the person is incapable of managing her property or of caring for herself, or both, or is in need of protection or assistance by reason of physical injury or illness, mental illness, developmental disability, senility, alcoholism, excessive use of drugs, or other physical or mental incapacity.
- **Title to Real Property.** Upon my death, title to any real property passing under this Will shall vest in my personal representative in his fiduciary capacity and shall remain so vested until my personal representative distributes or sells that property, at which time title shall vest in the distributee or purchaser.
- H. **Disclaimer.** Except as may be otherwise specifically provided in this Will, in the event that any beneficiary disclaims an interest arising out of this Will or any trust created herein it is my intention that the interest disclaimed shall be distributed in the same manner and at the same time as if the disclaiming beneficiary had died immediately preceding the event pursuant to the laws of the State of Massachusetts.
- I. **Governing Law.** In making this Will, I have had in mind the provisions of the laws of the State of Massachusetts, particularly those governing the administration of trusts and estates. It is my intention that those laws, as now in effect or as hereafter amended, shall govern the interpretation of this Will and the administration of my estate and any trust created hereunder, to the extent that is possible, wherever my estate or any such trust may ultimately be administered. In the event any other laws should be determined to be the controlling law, it is my hope that the provisions of this Will and my intention regarding the disposition and administration of property will be interpreted in light of the provisions of the laws of the State of Massachusetts under which they were drafted.
- J. Change of Situs. The Trustee may transfer the place of administration of any trust created hereunder, without the necessity of judicial proceedings and upon written notice to all vested beneficiaries of the trust, provided the Trustee has determined,

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in good faith, that the transfer would facilitate the economic and convenient administration of the trust and would not materially impair the interests of any beneficiary or potential beneficiary.

- K. Provision to Assure Testacy. If at any time my personal representative or the Trustee of any trust created hereunder is holding property in circumstances where the other provisions of this Will do not provide instructions regarding the disposition of such property, my personal representative or the Trustee, as the case may be, shall distribute such property half to my then-living heirs and half to my husband's then-living heirs. If one of us has no then-living heirs, all of such property shall be distributed to those heirs who are then living. If neither my husband nor I have any then-living heirs, all of such property shall be distributed to one or more organizations, of my personal representative's or the Trustee's choosing, which are described in IRC§ 2055.
- **L. Corporate Successors.** Whenever a corporation or other business entity is referred to herein, the reference shall include any successor organization.
- M. References to Statutes. In this Will, the abbreviation "IRC" shall refer to the Internal Revenue Code of 1986 as amended.

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I have initialed and dated for identification purposes all pages of this, my Last Will, and have executed the entire instrument by signing this page on the 24 day of June, 2012, at Northampton, Massachusetts.

Attestation and Statement of Witnesses

Each of us declares under penalty of perjury under the laws of Massachusetts that Kysa Nygreen, the Testator, signed this instrument as her Last Will in our presence, all of us being present at the same time, and we now, at the Testator's request, in the Testator's presence, and in the presence of each other, sign below as the witnesses, declaring that the Testator appears to be of sound mind and under no duress, fraud, or undue influence.

Septemalina Dela	Delleh
[Witness Signature]	[Witness Signature]
SYAMALIMA DUBE	DIPAK R. DUBE
[Print Name]	[Print Name]
Residing at 5823 INVINCIBLE DP	Residing at 5823 INVINCIBLE DR
James ville, NY13078	JAMESVELLE, NY 13078.

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SELF-PROVING AFFIDAVIT

STATE OF MASSACHUSETTS	}
COUNTY OF	} ss.
COUNTY OF	<i>}</i>
I, the undersigned, an officer auth Nygreen, the Testator, and, the wattached or foregoing instrument and who together before me and having been first attached or foregoing instrument is the last and voluntarily declared, signed and execute witnesses signed the will upon request the Testator, and in the presence of each of the Testator was, at that time of the signific competent to make a will), of sound mind	orized to administer oaths, certify that Kysa, and, and
will.	competent and of the proper age to withess a
	Kysa Nygreen
[Witness Signature]	[Witness Signature]
[Witness Signature]	[Witness Signature]
[Print Name]	[Print Name]
Residing at	Residing at
	ore me by the said Kysa Nygreen, Testator, and, and, 0
	[Signature of Notary]
	[Print or stamp name of Notary]