

Pour-Over Will of Cathryn Muriel Lai

I, Cathryn Muriel Lai, a resident of Washoe County, Nevada, revoke any prior Wills and codicils made by me and declare this to be my Pour-Over Will.

Article One Family Information

I am married to Merle Lynne Robinson. We were married on November 20, 2014. Any reference in this document to *my wife* is a reference to Merle Lynne Robinson.

I have no children.

Article Two Distribution of My Property

Section 2.01 Disposition of Tangible Personal Property

I direct that my Personal Representative distribute my tangible personal possessions according to a separate *Personal Property Memorandum* or other similar writing signed by me and kept with my personal records. The writing will qualify to distribute my tangible personal possessions under applicable state law. If the writing is not found at the time of my death, or is ruled an improper disposition, this bequest will lapse, and my tangible personal possessions will become part of my Revocable Living Trust. If any items of tangible personal property I own are not mentioned in the writing, those items will become part of my Revocable Living Trust. If any gift of tangible personal property lapses, then the items comprising the lapsed gift will become part of my Revocable Living Trust.

Section 2.02 Pour-Over to My Revocable Living Trust

I give all of my probate estate, excluding any property over which I have a power of appointment, after expenses and taxes are paid under this Will, to the then-acting Trustee of the Lai Robinson Living Trust dated March 22, 2022, and executed before this Will, to be added to the property of that trust. I direct that the Trustee administer the property according to the trust and any amendments made prior to my death.

Section 2.03 Alternate Disposition

If the trust referred to in Section 2.02 is not in effect at my death, or if for any other reason the pour over fails, I specifically incorporate by reference all the terms of the trust into this Will. I direct my Personal Representative to then establish a new trust under the provisions of that trust and distribute the remainder of my estate, excluding any property over which I have a power of appointment, to that Trustee to administer as provided in the trust.

If incorporation by reference fails for any reason, I direct my Personal Representative to distribute the remainder of my estate, excluding any property over which I have a power of appointment to my wife if she survives me. If my wife does not survive me I direct my Personal Representative to distribute the property as follows:

Beneficiary	Share
Contessa Ye	25%
Michael John Lai	25%
Lisa Golda Mandelker	25%
Erin Ailene Fink	25%

Article Three **Designation and Succession of Fiduciaries**

Section 3.01 Personal Representative

I nominate Merle Lynne Robinson as my Personal Representative. If Merle Lynne Robinson is unwilling or unable to act as my Personal Representative, I nominate John Bernard Lai. If John Bernard Lai is unwilling or unable to act, then Lisa Golda Mandelker and Contessa Ye, to serve jointly. If Lisa Golda Mandelker is unable or unwilling to serve, then Erin Ailene Fink will serve in her absence. If Contessa Lai is unable or unwilling to serve, then Michael John Lai will serve in her absence.

Article Four **Personal Representative Powers**

My Personal Representative may, without prior authority from any court, exercise all powers conferred by my Will, by common law, or by Nev. Rev. Stat. § 143.010 et. seq. or other statute of the State of Nevada or any other jurisdiction whose law applies to my Will.

My Personal Representative has absolute discretion in exercising these powers. Except as specifically limited by my Will, these powers extend to all property held by my fiduciaries until the actual distribution of the property.

Article Five Administrative Provisions

Section 5.01 Court Proceedings

Any trust established under my Will, will be administered in a timely manner; consistent with its terms; free of active judicial intervention; and without order, approval, or other action by any court. The trust will be subject only to the jurisdiction of a court being invoked by the Trustees or by other interested parties, or as otherwise required by law.

Section 5.02 No Bond

I direct that no Personal Representative be required to give any bond in any jurisdiction. But if a bond is required by law or by court determination, no sureties will be required on the bond.

Section 5.03 Compensation and Reimbursement

Any fiduciary serving under my Will is entitled to reasonable compensation commensurate with services actually performed. In addition, any fiduciary serving under my Will is entitled to reimbursement for reasonable expenses incurred.

Article Six Taxes, Claims, and Expenses

Section 6.01 Payment of Death Taxes, Claims, and Expenses

The Trustee of the Lai Robinson Living Trust is authorized to pay expenses incurred for my funeral and for the disposition of my remains, claims against my estate, and expenses of estate administration. Accordingly, I direct my Personal Representative to consult with the Trustee to determine which expenses and claims should be paid by my Personal Representative from property passing under my Will, and which expenses and claims should be paid by the Trustee from the Lai Robinson Living Trust.

I direct my Personal Representative to follow any instructions contained in the Lai Robinson Living Trust in making any tax elections, including the allocation of my GST

Exemption and any elections relative to the *deceased spousal unused exclusion amount* as defined and to the extent and amount allowable under Sections 2010(c)(4) and (5) of the Internal Revenue Code, all as my Personal Representative deems appropriate under the prevailing circumstances. My Personal Representative will suffer no liability for making or not making any tax election in good faith to any person, including any person not yet in being, whose interest may have been affected.

Any taxes imposed on property passing under and outside my Will because of my death will be apportioned and paid under the provisions of the Lai Robinson Living Trust, and I incorporate the tax apportionment provisions of the Lai Robinson Living Trust as part of my Will.

No death taxes may be allocated to or paid from property that is not included in my gross estate for federal estate tax purposes, or that qualifies for the federal estate tax marital or charitable deductions.

Section 6.02 Tax and Administrative Elections

My Personal Representative may exercise any available elections under any applicable income, inheritance, estate, succession, or gift tax law.

Article Seven General Provisions

Section 7.01 Adopted and Afterborn Persons

A legally adopted person in any generation and that person's descendants, including adopted descendants, have the same rights and will be treated in the same manner under this Will as natural children of the adopting parent if the person is legally adopted before turning 18 years old. If an adoption was legal in the jurisdiction it occurred in at that time, then the adoption is considered legal.

A fetus *in utero* that is later born alive will be considered a person in being during the period of gestation.

Section 7.02 Applicable Law

The validity and construction of my Will, will be determined by the laws of Nevada.

Section 7.03 Contest Provision

If any person directly or indirectly attempts to oppose the validity of my Will or my Revocable Living Trust, including any amendments to my trust, or commences, continues,

CML

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or prosecutes any legal proceedings to set my Will or Revocable Living Trust aside, then that person will forfeit his or her share, will cease to have any right or interest in my property, and will be considered to have predeceased me for the purposes of my Will.

Section 7.04 Construction

Unless the context requires otherwise, words denoting the singular may denote the plural, and words indicating the plural may denote the singular. As the context requires, words of one gender may denote another gender.

Section 7.05 Headings and Titles

The headings and paragraph titles are for reference only.

Section 7.06 Shall and May

Unless otherwise specifically provided in this document or by the context in which used, the word *shall* is used to impose a duty or to command, direct, or require, and the word *may* is used to allow or permit, but not require. In the context of our Trustee or my Personal Representative, the word *shall* is used to impose a fiduciary duty on our Trustee or my Personal Representative. When I use the word *may*, I intend to empower our Trustee or my Personal Representative to act with sole and absolute discretion unless otherwise stated in this document.

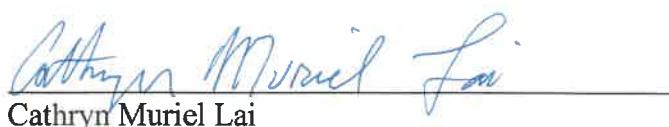
Section 7.07 Survivorship

For purposes of this Will, if my wife survives me by any period of time, or if the order of our deaths is unknown, then my wife will be considered to have survived me. Any other beneficiary will be considered to have predeceased me if the beneficiary dies within 45 days after my death.

Section 7.08 Severability

If any part of this instrument is determined to be void or invalid, the remaining provisions will continue in full force and effect.

I have signed this will on December 9, 2025.



Cathryn Muriel Lai

CML

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We saw Cathryn Muriel Lai sign this will or heard her acknowledge her signature. We have attested the will and signed our names in her presence. To the best of our knowledge, Cathryn Muriel Lai is 18 years of age or older, of sound mind and memory, and not under restraint or undue influence.



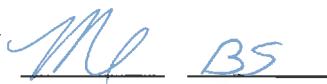
Bryan Snyder, Witness
3705 Lakeside Dr.
Reno, Nevada 89509



Melissa L. Exline, Witness
3705 Lakeside Drive
Reno, Nevada 89509



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SELF-PROVING DECLARATION UNDER PENALTY OF PERJURY

Under penalty of perjury pursuant to the law of the State of Nevada, the undersigned, Bryan Snyder and Melissa L. Exline, declare that the following is true of our own knowledge:

1. That we witnessed the execution of the foregoing will of the testatrix, Cathryn Muriel Lai;
2. That the testatrix subscribed the will and declared it to be her last will and testament in our presence;
3. That we thereafter subscribed the will as witnesses in the presence of the testatrix and in the presence of each other and at the request of the testatrix; and
4. That the testatrix at the time of the execution of the will appeared to us to be of full age and of sound mind and memory.



Witness



Witness

**Certification of Trust for the
Lai Robinson Living Trust
dated March 22, 2022**

LAW OFFICES
SURRATT LAW PRACTICE, PC
3705 LAKESIDE DRIVE
RENO, NEVADA 89509

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Certification of Trust for the Lai Robinson Living Trust dated March 22, 2022

Pursuant to Nev. Rev. Stat. § 164.400 to § 164.440, this Certification of Trust is signed by all the currently acting Trustees of the Lai Robinson Living Trust dated March 22, 2022, as first amended on December 9, 2025, who declare:

1. The Grantors are Cathryn Muriel Lai and Merle Lynne Robinson. The trust is revocable by the Grantors, acting jointly and not separately.
2. The Trustees of the trust are Cathryn Muriel Lai and Merle Lynne Robinson. The signature of one Trustee is sufficient to exercise the powers of the Trustee.
3. The Successor Trustees of the trust are:

Upon Incapacity or Death:

The non-incapacitated or surviving spouse will serve as sole Trustee. If he or she is unable to serve or to continue to serve for any reason, then the following will serve as successor Trustee, in the order named:

John Bernard Lai will serve. If John Bernard Lai is unable or unwilling to act, then Lisa Golda Mandelker and Contessa Lai, to serve jointly. If Lisa Golda Mandelker is unable or unwilling to serve, then Erin Ailene Fink will serve in her absence. If Contessa Lai is unable or unwilling to serve, then Michael John Lai will serve in her absence.

4. The tax identification number of the trust is the Social Security number of either Cathryn Muriel Lai or Merle Lynne Robinson.
5. Title to assets held in the trust will be titled as:

Cathryn Muriel Lai and Merle Lynne Robinson, Trustees of the Lai Robinson Living Trust dated March 22, 2022, and any amendments thereto.

6. An alternative description will be effective to title assets in the name of the trust or to designate the trust as a beneficiary if the description includes the name of at least one initial or successor Trustee, any reference indicating that property is being held in a fiduciary capacity, and the date of the trust.
7. Excerpts from the trust document that establish the trust, designate the Trustee, and set forth the powers of the Trustee will be provided upon request. The powers of the Trustees include the power to acquire, sell, assign, convey, pledge, encumber, lease, borrow, manage, and deal with real and personal property interests.

8. The terms of the trust provide that a third party may rely upon this Certification of Trust as evidence of the existence of the trust and is specifically relieved of any obligation to inquire into the terms of this trust or the authority of my Trustee, or to see to the application that my Trustee makes of funds or other property received by my Trustee.
9. The trust has not been revoked, modified, or amended in any way that would cause the representations in this Certification of Trust to be incorrect.

December 9, 2025



Cathryn Muriel Lai
Cathryn Muriel Lai, Trustee

December 9, 2025



Merle Lynne Robinson
Merle Lynne Robinson, Trustee

STATE OF NEVADA

)

COUNTY OF WASHOE

) ss.
)

This instrument was acknowledged before me on December 9, 2025, by Cathryn Muriel Lai and Merle Lynne Robinson, as Trustees.

(Seal, if any)



Bryan Snyder, Notary Public

