



TRUST FEE SCHEDULES

Personal Trust Services and Fees

TRUST ADMINISTRATION SERVICES

▶ **Standard Services Include:**

Administration and Protection:

- Interpreting the provisions of the trust document to protect the interests of current and future beneficiaries.
- Safekeeping financial assets.
- Collecting income and principal according to the terms of the trust.
- Maintaining and providing quarterly statements describing account activity and asset values.

Fiduciary Tax Returns:

- Maintaining a record of the tax status of each transaction.
- Producing an annual summary of taxable income and expense transactions for tax preparation purposes.
- Assembling and assuring preparation of annual fiduciary income tax returns by a Certified Public Accountant.

▶ **Annual Fees:**

- Financial assets: (Stocks, bonds, cash, mutual funds and other marketable securities)

<u>Market Value</u>	<u>Percent</u>
First \$1,000,000	1.00
Next \$1,000,000	0.95
Next \$3,000,000	0.90
In Excess of \$5,000,000	Negotiable

The Minimum Annual Fee is \$3,500. Fees are calculated and charged quarterly using the average daily net asset value of the account. Real Estate or Other Service Fees may apply in addition to the above schedule or minimum fee.



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INVESTMENT MANAGEMENT SERVICES SEPARATELY MANAGED ACCOUNT
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▶ **Standard Services Include:**

- Helping client determine objectives, risk tolerance, return and cash flow expectations and limitations within confines of trust documents.
- Providing consistent execution of trades.
- Daily investing of all newly received cash.
- Periodic investment meetings and reports.
- Forwarding notices regarding proxies, stock dividends and rights, conversion privileges, called and maturing issues.

▶ **Annual Fees:**

- Dunham Trust Company provides investment management services through its affiliate, Dunham & Associates Investment Counsel, Inc. (DAIC), a registered Investment Adviser.
 - Financial assets: (Stocks, bonds, cash, mutual funds and other marketable securities)

<u>Market Value</u>	<u>Percent</u>
First \$1,000,000	0.65
Next \$1,000,000	0.60
Next \$3,000,000	0.55
In Excess of \$5,000,000	Negotiable

Fees are calculated and charged quarterly using the average daily net asset value of the account.



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OTHER SERVICE FEES

Wire transfer fees, postage, telephone, mileage, photocopying, and other such expenses may be charged as incurred. Extraordinary out-of-pocket expenses associated with the administration of an account will be borne by the account and not the Trust company.

ADMINISTRATIVE SERVICES

SERVICE	DESCRIPTION	SERVICE FEE
Co-Fiduciary Investment	If your trust requires consulting with a co-fiduciary or holder of right of approval prior to exercising investment discretion.	\$1,000 Annually
Litigation	Initiating litigation or responding to protect client interests.	Hourly

Hourly fees are assessed for extraordinary administrative duties and services. These charges shall be assessed in addition to any minimum fee charges applicable to the account.

REAL ESTATE PROPERTY MANAGEMENT

As Trustee, we provide various services when managing real estate by hiring professional third-party real estate service providers for the trust.

- Services are billed at cost plus a 5% processing fee.
- Fees are negotiated with third parties at time of transaction (subject to client approval).

SET UP FEE

Minimum Fee \$500

TERMINATION FEE

Minimum Fee \$500



**DUNHAM
TRUST COMPANY**

BUILDING RELATIONSHIPS THAT LAST GENERATIONS

TRUST FEE SCHEDULE ACKNOWLEDGEMENT AND APPROVAL

TRUST OR ACCOUNT TITLE

ACCOUNT NUMBER(S)

I/We acknowledge that I/we have received and read **Personal Trust Services and Financial Services Fees** schedule. I/We accept and agree to be bound by the terms and conditions contained therein. I/We further acknowledge that a referring party, if applicable, may receive ongoing compensation for the referral. Speak to your referring party, if applicable, for details.

Authorized Dunham Trust Company
Signature & Date

Authorized Signature & Date

Authorized Signature & Date

Print Name

Print Name