



Custody Fee Schedule - Appendix A

		Value Account	Deluxe Account
Allowable Investments		Unlimited number of Dunham Funds.	Unlimited number of Dunham funds plus cash, publicly traded securities, bonds, annuities, REITs, publicly traded LP and other.
Annual Fees	Annual Below Minimum Fee	\$65	\$65
	Additional Special Asset Holding Fee **	N/A	\$40 per asset
	Annual Custody Fee	N/A	.25% of asset value (on non-Dunham assets); min. \$250 per year
Additional Activity Charges	Distributions (greater than 12 per year)	\$10	\$10
	Buy/Sell Transaction	N/A	\$39
	Termination Fee (plus misc. fees)	\$25	\$300
Min. Account Size	Qualified Accounts (Includes Traditional, Rollover, Roth, SEP, and SIMPLE IRAs)	\$25,000	\$25,000
	Non-Qualified Accounts (Includes Defined Benefit and Defined Contribution Plans and all other account types not listed above)	\$50,000	\$50,000
NOTES:	<ul style="list-style-type: none"> The annual Below Minimum Fees are waived in Value Accounts with Fair Market Values greater than the stated minimums. Annual Below Minimum and Annual Custody Fees are assessed on each anniversary date thereafter. Fees are not pro-rated for termination. Annual Below Minimum and Annual Custody Fees are based on asset values determined using the average Fair Market Value of the account for the previous year. Additional Activity Charges are assessed at the time of transaction. Any third-party charges incurred by Dunham Trust Company on behalf of the client will automatically be charged to the account. An Account may be subject to extraordinary fees for services rendered. 		

I acknowledge that Dunham Trust Company ("DTC") will utilize the services of a FINRA broker/dealer, which may be Dunham & Associates Investment Counsel, Inc ("Dunham") or another Broker/Dealer approved by DTC to accomplish the Client's trading instructions for the account listed below. I recognize that the accommodation request to purchase or liquidate securities in this account at my direction will result in fees. DTC may allocate orders for the purchase, sale or exchange of securities for Client's account to such brokers and dealers for execution on such markets, at such prices, and at such commission rates, as, in the good faith judgment of DTC, will be in the best interest of the account, taking into consideration in the selection of such broker and dealer, not only the available prices and rates of brokerage commissions, but also other relevant factors (such as execution capabilities, products, research or services) without having to demonstrate that such factors are a direct benefit to the account.

In consideration of the foregoing, I agree to indemnify and hold harmless DTC, Dunham, or any clearing entity in good standing, and any person controlling or under common control with it from and against any cost, liability, or expense arising out of or connected with accomplishing the actions contained in this request. **Annual Administration Fees (including other applicable fees) will be automatically deducted from your account, annually, on the anniversary of the account opening.**

SIGN HERE **Signature:** _____ **Date:** _____
Print Name: _____ **Account** _____

_____ **Title:** _____

SIGN HERE **Signature:** _____ **Date:** _____
Print Name: _____ **Account** _____

_____ **Title:** _____

** In addition to the Annual Custody Fee. Applies to private placements, notes, trust deeds, etc. Physical real estate is subject to additional fees.

