

*Maine Trust for People with Disabilities*

**Fees Schedule**

*Effective as of January 1, 2005*

(See Joinder Agreement for defined terms used in this Fee Schedule)

The fees appearing below, which may be changed from time to time by the Board of Advisors, will be charged:

A. Enrollment fee: Amount

A one-time enrollment fee due at the time this Joinder Agreement is signed. The enrollment fee covers the cost of opening a Subaccount for the Beneficiary. \$ 500

B. Board of Advisors / Trustee fee:

*Unfunded Subaccounts:*

While entirely unfunded, no annual fee is assessed.

*Funded but Inactive Subaccounts*

When a Subaccount is funded but no distributions are being made to the beneficiary at the request of the Sponsor, an annual fixed fee will be assessed. \$250 per year

*Funded Subaccounts:*

After the Subaccount is funded and active, fees will be assessed to pay for Trustee and Board of Advisors services. These fees may be assessed monthly, quarterly or annually at the discretion of the Board of Advisors and the Trustee. These fees may be adjusted from time to time at the discretion of the Board of Advisors and Trustee, in which case the revised fee shall apply to all Subaccounts. Current annual fee is 2% of value of assets in the Subaccount, with a minimum annual fee of \$500.

C. Special Assessments:

The Board of Advisors has authority to assess all Subaccounts or certain Subaccounts with special assessments for specific costs such as legal fees incurred in defending Subaccounts or the Trust for taking actions to preserve a beneficiary's government assistance, preparing income tax returns for the Beneficiary, retaining social workers or other service providers to determine the special needs of the Beneficiary. Any income taxes payable by the Trust will be treated as a special assessment allocated pro rata to all Subaccounts.

D. Investment Advisors:

The Board of Advisors may appoint investment advisors from time to time, and will at all times engage as an investment advisor, investment manager or trustee, either (1) a bank organized under the laws of the United States, or (2) a bank or Trust company organized and supervised under the laws of any state of the United States, or (3) an investment company registered under the Investment Company Act of 1940, as now or hereafter amended, or an insurance company licensed to do business in this state. All investment management fees charged by the investment advisor will be allocated pro rata to funds held by the Trust that are under management of the investment advisor.