

**THE FIRST MARYLAND DISABILITY TRUST  
FIRST PARTY - SELF SETTLED SPECIAL NEEDS TRUST  
FEE SCHEDULE**

The First Maryland Disability Trust, Inc. ("FMDT") is a not-for-profit organization whose expenses of administration are intended to be met through fees and receipt of charitable donations. FMDT has administrative and fiduciary responsibility for the management of the Trust.

BB&T is the investment management company designated by FMDT to invest and manage the funds.

The **Enrollment Fee is \$1,000.00**. This is a one-time fee and may be paid to FMDT at the time FMDT receives the Joinder or deducted from the funds received into the Trust.

**The following fees apply when the Trust is funded:** (Note that once the Trust is funded, additional deposits are accepted at any time).

\*FMDT Fees: The greater of \$400.00 or 1.7% per year. Fees are drawn on a monthly basis.

\*BB&T 65 basis points (0.0065) per year. Fees are drawn on a monthly basis.

\*Account Termination/Closing Fee: The greater of \$250.00 or 1% of the balance of the account. The account termination fee is taken when a beneficiary passes away and the account is closed or when the account is transferred to another Trust.

Additional Information:

- The funds are pooled for investment purposes.
- FMDT Fees and BB&T's Investment Management Fees are based on the balance of each beneficiary's sub-account at the time the fees are assessed.
- Each beneficiary will receive an annual grantor letter for the preparation of income tax returns.
- Services are intended to be inclusive, but separate and additional charges may be imposed for special or extraordinary services. Fees for these services are negotiated on a case by case basis. Examples of extraordinary services include but are not limited to: court accountings, attendance at hearings, extended search for beneficiaries.

The Trustee reserves the right to change the above fees subject to thirty (30) days notice.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_