

**THE FIRST MARYLAND DISABILITY TRUST
THIRD PARTY 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 paid at the time of joining and upon receipt of the Joinder Agreement by FMDT.

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 \$300.00 or 1% per year, prorated on a monthly basis.

BB&T: Management Fees average 65 basis points (.0065) per year, prorated on a monthly basis. (Ex.: \$5,000.00 x .0065 per year = \$32.50 per year or \$2.71 per month)

Account Termination Fee: The greater of \$250.00 or 1% of the balance of the account.

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.
- Financial Statements are sent quarterly.
- 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: _____