

Annual fees covering administrative fiduciary services and investment management where Cadence Bank serves as Corporate Trustee for special needs, section 142 and 1301 Trusts.

Services Covered:

- ✓ Account administrative support with personal relationship officers (no call center)
- ✓ Asset allocation strategy using a disciplined goals-based approach
- ✓ Periodic trust statements
- ✓ Written statement of investment objective and investment guidelines
- ✓ Rebalancing
- ✓ Delivery of statements and tax worksheets to track and report taxable income
- ✓ Custody of assets and daily investment of income
- ✓ Regular maintenance and execution of scheduled or recurring payments
- ✓ Collection of interest and dividends
- ✓ Tracking of corporate reorganizations and other capital changes

Basic Annual Fees

(Based on Periodic Market Value of Assets)

Market Value Account Charge

0.00%	on the first	\$0,000,000
0.00%	on the next	\$2,000,000
0.85%	on the next	\$F,000,000
0.70%	on the balance over	\$5,000,000

Check writing/ ACH / wire transfer fee \$10 / each

Existing accounts that fall below the market value of \$250,000, will be charged fees at a rate of 2% with a \$1,250 minimum.

Additional information

- Relationship pricing and minimum annual fee is applicable to achieve the above breakpoints as long as all accounts are participating in the same fee schedule.
- Fees shown here represent services provided by Cadence and accordingly do not include the services of third-party professionals employed by Cadence on behalf of the account in the normal course of business. This can include return preparation, attorney and CPA expenses.
- Preparation of tax worksheet or 1099 where Cadence serves as trustee or agent are subject to a pass through, form preparation fee please refer to the supplemental tax fee schedule.
- Closely held assets are subject to periodic valuation and associated third-party pass through valuation expenses.
- The first fee for an account will be a pro-rated fee calculated from the date on which the account first funded. Fees are charged monthly in arrears; i.e., a fee taken in September will be for the period August 1 through August 31. We reserve the right to change the frequency of the fees charged.
- In addition to your annual fees, sub-advisor (i.e. separately managed accounts / SMAs) fees are charged separately and are disclosed in your statement and applicable disclosure documents.
- A reasonable termination fee may be applied based on the time and expense involved.
- Private foundations might be subject to additional fees if additional administrative duties are required. These will be disclosed where applicable.
- Cadence reserves the right to change the stated fees at any time. Advance written notice will be provided to all account holders.

Fees for tax work are charged separately from account administration fees. Below is a breakdown of the tax fees that may be applicable for work provided by Cadence Bank:

Tax Form	Fee
1099	\$150
1099 Premium	\$250
Tax Worksheets	\$300
1041 and 5227 Returns*	\$750
Unfunded ILIT	\$125
990 Foundation Returns	\$1,000
Subaccount	\$150
1098 / 1099-MISC	\$75

Fees are charged according to tax work provided, and may result in multiple charges if an account receives more than one tax form. Cadence reserves the right to change the stated fees at any time. Advance written notice will be provided to all account holders.

**1041 and 5227 returns include grantor trusts, irrevocable trusts, estate income returns, qualified funeral trusts, qualified disability trusts, charitable remainder/lead trusts, pooled income funds.*

Supplemental Residential, Commercial & Agricultural Real Estate Fee Schedule

Cadence AM&T Real Estate Asset Management Group may retain and/or invest in any class of investment quality real estate. These classes may include residential, multi-family, commercial or agricultural (grazing, cultivation, or timber) assets.

Services Covered:

- ✓ Analysis and performance reporting
- ✓ Lease negotiations
- ✓ Insurance services
- ✓ Property tax services
- ✓ Collection of income
- ✓ Payment of all property related expenses
- ✓ Annual inspections
- ✓ Service contracts
- ✓ Routine maintenance
- ✓ Oversight of 3rd party providers
- ✓ Coordination of USDA / FSA programs
- ✓ Oversight of ownership associations
- ✓ Coordination with client's legal & tax advisors

Standard Annual Fees

(Based on Property Valuation)

Additional information

- Real Estate assets are subject to market value fees per the stated fee schedule utilized.
- Cadence AM&T retains to the right to charge Additional Services Fees for services not covered in our Standard Annual Fees. These include, but not limited to, purchases, liquidations, easements, condemnation, improvement modifications or insurance projects.
- **Purchases & Liquidations:**
 - Up to 2% of the gross sales price when utilizing the services of a real estate broker or auctioneer.
 - Up to 6% of the gross sales price when the transaction is handled by Cadence AM&T.
- **Easements & Condemnations:**
 - Up to 10% of the gross transaction.
- **Improvement Modifications or Insurance Projects:**
 - Up to 7% of the gross transaction.
- Cadence AM&T Standard Annual Fees does not include services of third-party professionals employed by Cadence AM&T on behalf of the account in the normal course of business. Such third-party expenses include, but not be limited to, appraisal, title curative services, legal, insurance, inspections, property tax, realtor, or property management firms.

Cadence Trust's Oil, Gas & Mineral Management Services cover the management of oil, gas and mineral interests.

Services Covered: Standard Annual Fees

✓ Receipt and collections	Income Producing Property-Working Interest 8% of Gross revenue In addition, Base Annual Fee per asset	\$500/asset
✓ Bill payments	Income producing Property-Royalty Interest 8% of Gross Revenue In addition, Base Annual Fee per asset	\$150/asset
✓ Tax payments	Income Producing Property-Leased Interest 6% Gross revenue In addition, Base Annual Fee per asset	\$150/asset
✓ Preparation and execution of:	Non-Income Producing Property	\$25/asset/year
	In Addition to the standard Annual Fees:	
• Division orders	Title Transfer	\$150/hour
• Transfer orders	Sales	6% of the gross sales price
• Pooling and utilization agreements	Lease Negotiations	\$150/hour
• Gas and oil purchasing agreements	Division/Transfer Orders	\$50 plus \$35/hour
	Extraordinary Services	\$150/hour

Additional information

- *Services and fees for mining claims, gravel pits, geothermal and other miscellaneous interests will vary depending on the property and services involved in managing the assets.*
- *The fees shown here represent asset management services provided by CadenceTrust and accordingly do not include the services of third-party professionals employed by Cadence Trust on behalf of the account in the normal course of business. Such third-party fees would include, but not be limited to, appraisal fees, title curative services, legal fees, insurance, inspection fees, and ad valorem and other property tax processing and monitoring.*
- *Cadence Trust retains the right to charge special fees for extraordinary services not covered in our regular fee schedule. These services will be charged at \$150/hour.*

Disclosures

(a) In addition to all other compensation provided for in this Agreement or in any separate description provided to Client, Client agrees to compensate Cadence for its services under this Agreement in accordance with the fee schedule provided by Cadence to Client, as the same may be modified by Cadence from time to time following notice to Client (the "Fee Schedule"). Cadence shall be entitled to receive a periodic asset-based fee at the rate provided in the Fee Schedule (the "Asset-Based Fee"). The Asset-Based Fee will be based upon the market value of the Assets in the Account and shall be computed in accordance with procedures adopted by Cadence. Unless otherwise directed by Client and unless Client has paid the Asset-Based Fee when due, Cadence shall be authorized to deduct the Asset-Based Fee from the Assets of the Account. Client authorizes and directs Cadence to pay, without further authorization from Client, the Asset-Based Fee first from any cash held in the Account, and then to sell securities held in the Account until the Asset-Based Fee is paid. Cadence may exercise its reasonable discretion in determining the order in which securities held in the Account will be sold to pay the Asset-Based Fee.

(b) Client understands that the Assets invested in shares of Investment Funds or placed in Cadence bank deposit accounts or an FDIC insured deposit vehicle will be included in calculating the value of the Account for purposes of computing the Asset-Based Fee, and that the Assets invested in shares of Investment Funds (i.e., mutual funds, ETF, and related funds) also will be subject to advisory and other fees and expenses, as described in the prospectuses or other disclosure documents for such Investment Funds. In addition to all other compensation payable to Bank pursuant to this Agreement, Client acknowledges that Bank shall be authorized to receive Fund-Related Compensation.

(c) In addition to all compensation provided for in the Fee Schedule or otherwise pursuant to this Agreement, Client shall be responsible to pay when due or promptly reimburse all expenses (including reasonable attorneys' fees) incurred by or on behalf of Bank in connection with the performance of its duties and responsibilities or the exercise of its powers or rights under or pursuant to this Agreement, or otherwise assessed with respect to the Assets or by virtue of any transactions within the Account.

(d) Cadence may place cash balances held in accounts into one or more internal money market or bank deposit accounts, or an FDIC Insured Deposit Sweep Program within or outside Cadence. Internal money market or deposit accounts offer FDIC deposit insurance up to the legal limit. Our FDIC Insured Deposit Sweep Program (“Program”) provides FDIC deposit insurance for deposits otherwise exceeding the FDIC legal limit. Available cash balances will be automatically swept from your account into one or more interest bearing FDIC insured accounts at Cadence or one or more Receiving Banks.

The Program includes a network of FDIC-insured Receiving Banks to which funds can be spread, to offer you access to increased FDIC coverage. Receiving Banks may be added to or removed from the Program without prior notice to program participants. The interest rate applicable to your Program Deposits will be stated on your account statement. Contact Cadence Bank to obtain the current interest rate being paid to customers, the names of the Insured Deposit Program Receiving Banks, your account balances at each of the Receiving Banks and/or at Cadence as of the most recent business day, and other account information. You may also obtain a list of receiving banks and further information regarding the Program sponsor by visiting (link to R/T disclosure and [list of Receiving Banks](#)).

The rate you earn on your Program Deposits may be higher or lower than the rates available to depositors making non-Program Deposits with Receiving Banks directly, through other types of accounts at Cadence Bank, or with other depository institutions in comparable accounts. You should compare the terms, rates of return, required minimum amounts, charges and other features of a Program Deposit with other accounts and investment alternatives. There is generally no minimum period that your money must remain on deposit, and there is no penalty for withdrawal of your entire balance, or any part thereof, at any time.

Each Receiving Bank pays to the Program a fee for its services related to your funds held in the Program at that Receiving Bank. Cadence Bank may also receive a fee for its services. Cadence may also earn net interest margin on deposits, which is the difference between interest we pay you on cash balances and interest we charge Cadence customers who borrow from Cadence.

You may obtain information about FDIC deposit insurance coverage by visiting the FDIC website @ www.fdic.gov or by contacting the FDIC by letter, email, or telephone.

By: _____

Cadence Bank,

And: _____
(if applicable)

By: _____

Date: _____

Title: _____