



Life Navigators Trust Program Fee Schedule for Life Navigators and Prairie Trust

Life Navigators:

Initiation Fee: Life Navigators charges an establishment fee of \$400.00 for the Trust I – Community Trust, Trust II – Pooled Trust or Trust III– Pooled Trust. The fee must be received by Life Navigators at the time the Instrument of Adoption is signed.

When an Instrument of Adoption is completed, Life Navigators staff will meet with the Grantor(s) for the purpose of gathering information about the Beneficiary and the Grantors' intentions regarding the use of the Trust for the Beneficiary.

Advisor Fees: Life Navigators will charge additional fees for its services when serving as the Personal Needs Advisor or when serving as a Professional Advisor to Prairie Trust, a division of Waukesha State Bank.

In its role as Trust Manager, Life Navigators will inform the Trustee, Prairie Trust, with regard to the Beneficiary's qualification for government benefits and the effect that any distribution (payment) from the Trust will have on the Beneficiary's qualification for government benefits.

Life Navigators may also serve as the Personal Needs Advisor. In this role, Life Navigators will communicate with the Trustee in regard to the Beneficiary's needs and desires from a personal standpoint to guide the Trustee in making distributions. If families choose to contract with Life Navigators, the current fee for Personal Needs Advisor services is \$60.00 per hour.

Monthly Fees: The monthly fee for funded trusts is based on the total assets of each trust. The fee will be deducted from each individual trust account on a quarterly basis as follows:

Under \$10,000	\$20.00/Month
\$10,001 - \$25,000	\$30.00/Month
\$25,001 - \$100,000	\$42.00/Month
\$100,001 - \$200,000	\$60.00/Month
\$200,001 - \$300,000	\$75.00/Month
\$300,001 - \$400,000	\$100.00/Month
\$400,001 and above	0.7% of Trust Assets (annually)

Life Navigators reserves the right to revise fees at any time. If needed, based on individual financial need, Life Navigators will waive fees and/or make alternative financial arrangements.



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Prairie Trust, a division of Waukesha State Bank:

Annual Fees: The annual fee for funded trusts is based on the total assets of each trust. The annual fees are as follows:

<u>Account Size</u>	<u>Prairie Trust Fee</u>
First \$10,000	\$100 Annual Fee
Next \$10,001 - \$25,000	\$150 Annual Fee
Next \$25,001 - \$50,000	\$300 Annual Fee
Next \$50,000 and above	\$300 Annual Fee plus 85 basis points based on the market value at the end of each quarter.

Other Fees:

- Account opening fees of \$50 will be waived for all Life Navigators accounts.
- There are no principal distribution fees
- There is a \$375 annual tax preparation fee

Investment of Assets: Accounts with a starting balance of \$50,000 or below will maintain a minimum of \$500 liquid cash with the remaining balance invested in mutual funds in the moderate allocation category as defined by Morningstar. Funds in these categories seek to provide both income and capital appreciation by investing in multiple asset classes, including stocks, bonds and cash.

Statements: Quarterly statements will be provided to Beneficiaries or their designate.

If you have any questions regarding the Life Navigators Trust Program or fees, please contact Life Navigators at 414-774-6255.