

Fees & Services – Agency Account

Agency services for individuals, guardians, trustees, IRA owners, executors or entities

CUSTOMARY SERVICES AND FEES

ADMINISTRATION SERVICES MAY INCLUDE:

- Income and principal accounting
- Daily cash management
- Bill payment services
- Recordkeeping
- Income, interest, and dividend collection
- Safeguard and custody of assets

INVESTMENT MANAGEMENT SERVICES MAY INCLUDE:

- Follow and monitor asset allocation
- Provide investment performance reports
- Review and execute trades
- Process maturing bonds, stock splits, and tender offers
- Track and monitor investment performance
- Evaluate specialty assets for retention, sale or distribution

INDIVIDUAL RETIREMENT ACCOUNT SERVICES MAY INCLUDE:

- IRA establishment
- Process contributions and distributions
- RMD calculation (only as agent for individuals) and RMD disbursement
- Federal and State tax withholding and reporting

SPECIALTY ASSET ADMINISTRATION SERVICES MAY INCLUDE:

- Income and principal collection
- Process expenses

ANNUAL AGENCY FEE¹

The annual agency fee equals the administration fee plus the investment management fee and is charged on a quarterly basis. A full annual agency will be charged for accounts that close within the first year of administration. A portion of the agency fee may be shared with the financial advisor.

ADMINISTRATION FEE²

Market value	Annual Administration Fee
First \$1,000,000	0.55%
Next \$1,000,000	0.40%
Next \$3,000,000	0.30%
Next \$5,000,000	0.20%
Balance over \$10,000,000	0.15%
Minimum administration fee	\$4,250 per account
Minimum initial account size	\$1,000,000

INVESTMENT MANAGEMENT FEE^{3,4}

Market value	Annual Investment Management Fee
Less than \$5,000,000	Up to 1.00%
Between \$5,000,000 and \$10,000,000	Up to 0.85%
Over \$10,000,000	Up to 0.75%

1) The annual Agency Fee disclosed in this schedule may apply to the associated Individual Retirement Account(s)

2) A combination of no more than two accounts can be used to meet the minimum initial account size.

3) Mutual funds, exchange traded funds, annuities/life insurance, and other investment products may contain additional expenses.

4) If a third-party manager or Raymond James Trust's Portfolio Management Group (PMG) is selected to manage assets, additional fees for those services may apply. PMG may charge up to 0.25% and may charge institutional trading costs of \$0.03 per share or less.

ANNUAL SPECIALTY ASSET HOLDING FEE *(if applicable)*

The market value (as directed by the client) of each specialty asset holding is included in the calculation of the agency fee. An additional annual holding fee, charged either on a pro-rata quarterly basis or annually, applies to the following:

- Mineral, oil and gas interests, annuities, life insurance and digital assets: \$100 per holding
- Promissory notes and mortgages, and closely held business entities: \$300 per holding
- Real property of any kind cannot be held or managed in an agency account

ONE-TIME SPECIALTY ASSET FEE *(if applicable)*

Sale or acquisition of each specialty asset holding shall be charged a one-time fee equal to 3.00% of the first \$500,000, 2.00% of the next \$500,000, and 1.00% of the balance, with a minimum fee of \$3,000.

OTHER FEES AND EXPENSES *(if applicable)*

Raymond James Trust, N.A. may charge additional fees for services not covered in this Fee Schedule. Such additional fees may be based on time, complexity, or additional responsibility. Raymond James Trust, N.A., as agent, may utilize third parties to perform specific services on behalf of the account and the third parties' associated expenses will be paid by the account and are reflected in the account statement, as applicable.

TAX SERVICES AND ANNUAL TAX FEES *(as applicable based on beneficiaries, assets, and state/federal requirements)*

Tax Service	IRS Form	Annual Tax Preparation Fee
Tax Worksheet (for Outside Tax Preparer)		\$300
Non-Resident Alien	1042-S	\$300

Raymond James Trust, N.A., as agent, does not prepare the IRS Form 1041 on behalf of the client. The client shall engage a tax preparer and the fee will be charged by the tax preparer for services rendered. Separate fees may be charged for special or unusual tax services based on services rendered. Fees shown represent services provided internally and include expenses for the utilization of a third-party tax preparer retained and paid for by Raymond James Trust, N.A.

RAYMOND JAMES® Trust

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EFFECTIVE DATE: APRIL 2024

The board of directors of Raymond James Trust, N.A., reserves the right to change or modify fees in the future.

Investment products are: not deposits, not FDIC/NCUA insured, not insured by any government agency, not bank guaranteed, subject to risk and may lose value.

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