



Guidance Carolina

Providing person-centered financial and
healthcare decision-making support since 1979.

2026 FEE SCHEDULE – POOLED SPECIAL NEEDS TRUSTEE SERVICES

This fee schedule is regularly reviewed by our Board of Directors and is subject to change.

ESTABLISHING FUTURE POOLED SPECIAL NEEDS TRUSTEE SERVICES	
<i>By naming Guidance Carolina as a future Trustee under a Pooled Special Needs Trust, clients designate us to step in and act on their behalf only when needed and the trust is funded. We do not assume any active responsibilities as Trustee until the client's circumstances require our involvement.</i>	
Enrollment Fee for Future Pooled Trustee Services	\$1,500 one-time fee; 50% due upfront
Optional Short-Term Care Management	\$150 per hour fee billed monthly, upon request for services
ACTIVE POOLED SPECIAL NEEDS TRUSTEE SERVICES	
<i>Active Trustee Service begins when the trust subaccount is funded and Guidance Carolina formally assumes its duties as the appointed Trustee under the Special Needs Trust agreement. This includes managing trust assets, making decisions in the beneficiary's best interest, coordinating with caregivers or service providers, and overseeing the administration of the trust in accordance with its terms to support the client's wellbeing and financial security.</i>	
Initial Activation Fee	\$2,500 one-time fee
Annual Fiduciary Fee	1.25% of assets under management + 0.50% if interest in real property - 0.25% for balances over \$3 million
Minimum Annual Fiduciary Fee	\$4,000 annually, billed at \$1,000 each quarter
Annual Unique Asset Fee	\$500 annually, per asset
Additional Financial & Care Management Services	\$150 per hour ongoing fee, billed monthly
Miscellaneous Client Expenses	Varies
External Vendor Costs	Varies
Other Extraordinary Services	Varies

FEE DESCRIPTIONS:

ENROLLMENT FEE FOR FUTURE TRUSTEE SERVICES: This fee covers the administrative and professional work required to establish a client's relationship with Guidance Carolina. This includes the time our team spends on the intake process and the cost of having our legal counsel review and approve all relevant documents to ensure they are accurate, complete, and compatible with our role as a future Trustee.

The Enrollment Fee is payable in two installments. 50% of the fee (\$750) is due in connection with the Client Intake Form, regardless of whether the form is completed before or after the Initial Client Meeting, and is non-refundable. An invoice will be issued when the Client Intake Form is provided, and no related services will be performed until payment is received. The Trust's Joinder Agreement will not be drafted until the initial installment has been paid. The remaining 50% (\$750) of the fee is due upon execution of the Joinder Agreement. An invoice will be included with the Client Welcome Packet and is payable upon receipt.

OPTIONAL SHORT-TERM CARE MANAGEMENT: Before our formal responsibilities as Trustee begin, Guidance Carolina can provide care management services as needed and as requested to help build rapport with future clients and to assist them in maintaining stability, safety, and quality of life.

INITIAL ACTIVATION FEE: This one-time flat fee is due when Guidance Carolina formally assumes its duties as Trustee and will be paid from the funded trust *unless otherwise requested*. The Initial Activation Fee covers the time and professional work required to transition from a future role into active decision-making and support. The fee ensures a smooth, efficient, and fully informed start to our active role as Trustee.

ANNUAL FIDUCIARY FEE: This fee reflects the ongoing responsibility, liability, and professional commitment Guidance Carolina assumes when serving in a fiduciary role. This fee covers continuous oversight of the client's circumstances, coordination with relevant professionals, and readiness to address needs as they arise. It includes 2 hours of services per month, encompassing activities such as managing disbursements, reviewing documents, and providing other essential support to ensure the client's best interests are maintained.

MINIMUM ANNUAL FIDUCIARY FEE: For subaccounts with balances below \$320,000, Guidance Carolina applies a minimum annual fiduciary fee of \$4,000, billed quarterly. This ensures that essential fiduciary oversight, availability, and professional responsibilities are consistently maintained, even when the account balance would otherwise result in a lower fee under the standard 1.25% of assets schedule.

ANNUAL UNIQUE ASSET FEE: This annual flat fee is assessed for each unique asset under management. Unique assets include, but are not limited to, real property (homes), vehicles, annuities, insurance policies, IRAs, and other non-standard assets requiring individualized

oversight and administration. This fee supports the additional time, documentation, and management required for these asset types.

ADDITIONAL FINANCIAL & CARE MANAGEMENT SERVICES: Our annual fiduciary fee includes up to 2 hours of service time provided by financial and care management staff. Any staff time that exceeds this included amount is billed at our hourly rate. This hourly fee applies to services that go above and beyond the standard scope of fiduciary and care management duties, including situations that require enhanced coordination, documentation, or direct support.

MISCELLANEOUS CLIENT EXPENSES: In our role as Trustee, certain administrative expenses may be incurred on behalf of the client. These reimbursable costs can include extraordinary postage, copying/printing, mileage, bank fees, court fees, and other similar expenses necessary to carry out our duties. All such charges reflect the actual cost incurred and may vary depending on the services provided.

EXTERNAL VENDOR COSTS: The provided fee schedule reflects our internal fees for services provided in our role as Trustee. Please note that additional charges from outside vendors may apply when their services are required. These may include, but are not limited to, fees from attorneys, accountants, appraisers, contractors, financial institutions, investment advisors, or other professional service providers. Such costs are billed at the vendor's actual rate and are separate from our internal fees

OTHER EXTRAORDINARY SERVICES: We reserve the right to reimbursement and to charge additional fees for rendering any unusual or extraordinary services taking into account the time involved, particular responsibility assumed, and the complexity of issues involved. Such extraordinary services may include, but shall not be limited to, our involvement in matters related real estate, closely-held entities, natural resources, promissory notes, insurance policies, non-liquid assets, or responding to information requests, subpoenas, or legal matters related to a beneficiary or fiduciary matters.

Client or Representative Acknowledgment of Fee Schedule

By signing below, I acknowledge that I have received, read, and understand the fee schedule provided. I understand the fees that may apply to services rendered, including internal fees, reimbursable expenses, and any costs charged by outside vendors. I understand that this fee schedule is regularly reviewed by the Guidance Carolina Board of Directors and is subject to change.

Client/Representative Signature: _____

Printed Name: _____

Date: _____

