

The Arc of Indiana Master Trust aims to be affordable and easily accessible. Fees support our professional oversight to administer funds, maintain accurate records, and comply with state and federal regulations. Our fee structure is designed to ensure The Arc Master Trust offers a high-quality, affordable trust option that protects beneficiaries' financial futures while supporting their needs.

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## Enrollment Fee

A **one-time** Enrollment Fee is assessed at the time a Trust I or Trust II account is established and includes initial meetings/conversations, paperwork/check review and set-up, government agency notification, communication with beneficiaries/families, etc.

- **Trust I** - \$1,000. Payment plans and financial assistance are available.
  - **Trust II** - 10% of the amount placed in the trust, up to a maximum of \$1,500 deducted from the amount placed in the trust.
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## Administration/Maintenance Fee

An **annual** Administration or Maintenance Fee is assessed each January for Trust I and Trust II accounts, based on the account balance at the end of the previous year. This covers the cost of administering the trust for the year. There can be an unlimited number of disbursements and/or deposits with no additional charges.

An **Administration Fee** is assessed if the account has had disbursements or deposits. A **Maintenance Fee** is assessed if the account has not had disbursements or deposits. The Maintenance Fee will always be less than the Administration Fee.

- **Administration Fee** - 1.5% on balances up to \$500,000 and 1% on any balance over \$500,000
- **Maintenance Fee** - .5% less than the Administration Fee

When a Trust I or Trust II account is opened, the Administration Fee is prorated for the balance of that current year.

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## Investment Management Fee

The Arc Master Trust's bank charges a .15% Investment Fee to all Trust I and Trust II accounts that are invested. The Arc Master Trust will assess this fee **annually** in January, based on the previous year's account balance. This fee does not apply to trusts held in the checking or money market account.

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## Account Closure Fee

A \$300 fee is assessed to process the closure of accounts where the beneficiary has passed away, or the trust is being transferred to a different special needs trust.

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## Tax Preparation Fee

For 2026 returns prepared in 2027, the Tax Preparation Fee, deducted from the beneficiary's trust account, is assessed if a trust is invested or held in the money market account. The tax preparer charges \$125, and this amount will be passed through to those accounts that have had tax paperwork prepared.