The Arc Master Trust

Addendum to The Arc Master Trust Booklet

The following updates to this booklet took effect on **January 1, 2026**:

- The Arc of Indiana Master Trust now uses **KeyBank** for all banking services. Any references to **The National Bank of Indianapolis** should be disregarded.
- **Money market accounts** are now available to beneficiaries. These accounts are offered for trusts with balances between **$10,000 and $20,000**. The annual fees are the same for all trusts. Depending on the amount of interest earned, these accounts may generate a **K-1 tax form for Trust I** accounts or a **Grantor Tax Letter for Trust II** accounts.
- The **minimum balance required for invested accounts** is now **$20,000** (previously $30,000) for both **Trust I and Trust II**.
- When a trust is established **unless otherwise stated**, the funds received will determine if the account will be held in the invested trust, money market, or non-invested account. Example, if an enrollment check for $15,000 is received to establish a trust, the trust funds will automatically be held in a money market account. Likewise, if we receive an enrollment check of $25,000, the trust funds will automatically be held in an investment account. If you would prefer a specific account for your funds to be held in, please notify The Arc Master Trust at the time of establishment.
- The **disbursement request cut-off time** listed on page 20 has changed to **3:00 p.m. on Mondays and Wednesdays**.
- The Arc of Indiana Master Trust **no longer charges a renewal fee** for any **unfunded Trust I account**.
- An **investment management fee** is now charged for accounts held in the **invested trust** (this does not apply to money market accounts). Please see the enclosed handout for details about the current fee structure.