

Brethren in Christ Foundation, Inc.  
**GIFT DEPOSIT ACCOUNT INVESTMENT OPTIONS & FEE SCHEDULE**  
 As of July 1, 2016

**Gift Deposit Accounts with Funds Held 30 Days or Less Before Distribution:**

<u>Investment Option</u>	<u>Administrative Expense Fee</u>
None	<p><i>Funded with Cash or Securities:</i></p> <ul style="list-style-type: none"> <li>▪ .375% of net proceeds deposited into account</li> <li>▪ Minimum of \$75</li> </ul> <p><i>Funded with Real Estate:</i></p> <ul style="list-style-type: none"> <li>▪ Actual costs incurred by the Foundation</li> </ul>

**Gift Deposit Accounts with Funds Held 30 Days or Longer Before Distribution for Account Balances Between \$1,000 and \$9,999:**

<u>Investment Options</u>	<u>Administrative Expense Fee</u>
CTF Money Market CTF Fixed Income <i>(Donor/Donor Designee can recommend % allocation)</i>	<p><i>Funded with Cash or Securities:</i></p> <ul style="list-style-type: none"> <li>▪ 1.25% per annum, applied quarterly</li> <li>▪ Minimum of \$100</li> </ul> <p><i>Funded with Real Estate:</i></p> <ul style="list-style-type: none"> <li>▪ Actual costs incurred by the Foundation deducted from settlement proceeds; thereafter, follows schedule above</li> </ul>

**Gift Deposit Accounts with Funds Held 30 Days or Longer Before Distribution for Account Balances of \$10,000 or greater:**

<u>Investment Options</u>	<u>Administrative Expense Fee</u> (graduated fee per annum, applied quarterly)		
CTF Money Market CTF Fixed Income CTF Conservative CTF Balanced CTF Growth with Income <i>(Donor/Donor Designee can recommend % allocation)</i>	<p><i>Funded with Cash or Securities:</i></p> <table border="0" style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;"> <ul style="list-style-type: none"> <li>▪ First \$50,000 – 1.25%</li> <li>▪ Next \$50,000 – 1.00%</li> <li>▪ Next \$400,000 – 0.75%</li> <li>▪ Next \$1,500,000 – 0.60%</li> <li>▪ Amount over \$2,000,000 – 0.50%</li> </ul> </td> <td style="width: 50%; vertical-align: top;"> <p><i>Annual Fee:</i></p> <ul style="list-style-type: none"> <li>equals \$625</li> <li>equals \$500</li> <li>equals \$3,000</li> <li>equals \$9,000</li> </ul> </td> </tr> </table>	<ul style="list-style-type: none"> <li>▪ First \$50,000 – 1.25%</li> <li>▪ Next \$50,000 – 1.00%</li> <li>▪ Next \$400,000 – 0.75%</li> <li>▪ Next \$1,500,000 – 0.60%</li> <li>▪ Amount over \$2,000,000 – 0.50%</li> </ul>	<p><i>Annual Fee:</i></p> <ul style="list-style-type: none"> <li>equals \$625</li> <li>equals \$500</li> <li>equals \$3,000</li> <li>equals \$9,000</li> </ul>
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<p><u>Note:</u> The investment options shown above are available in total market and socially responsible funds. Certain individually selected mutual funds also are available.</p>	<p><i>Funded with Real Estate:</i></p> <ul style="list-style-type: none"> <li>▪ Actual costs incurred by the Foundation deducted from settlement proceeds; thereafter, follows schedule above</li> </ul>
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Note: Where more than one Investment Option is given and Donor/Donor Designee does not indicate Investment Option Allocation, the default Investment Option will be the CTF Money Market.

Recommended distributions from all CTF Investment Options are made effectively on the last day of each month (the date that the Common Trust Funds are priced to market value) or when invested funds become available. At its discretion, the Foundation can waive this restriction.