

POOLED  
**MINOR'S  
TRUST**



**Secured Futures**

A SECURED ALLIANCE AFFILIATE



## POOLED MINOR'S TRUST FOR THE SOLE BENEFIT OF A MINOR

When minor children receive money or other assets in their own name, outright, court orders are often issued to ensure the child's best interest. So, when a minor child receives a judgement, settlement or an inheritance, the Court often recommends the money be held in a Trust until the child becomes a designated age – often 18, 21, or 25. This is where we come in. Our Pooled Minor's Trust has been designed to house money, while safeguarding funds for the minor beneficiary's future.

### MINOR'S BEST INTEREST

Designed to pay for approved expenses for the sole benefit of the minor child OR keep the funds untouched until a designated age. This approach, fosters and encourages happiness, security, mental health, and emotional development into young adulthood.

### BENEFICIARY SERVICES

Whatever you need, we are here for you. We are waiting for your call with open arms and open ears — because at Secured Futures, you are part of our family. Beneficiaries and their family members can count on us to be there to advise, coach, and support them when needed.

### UTILIZING FUNDS

We make it easy to access funds. From small to medium payouts, for bills and shopping, to large payouts, for cars and houses, beneficiaries have the option to either use their True Link VISA card for purchases on the go or submit requests as they come up.



### HIGHLIGHTS:

- Fosters and encourages minor beneficiaries' best interest.
- Protects funds from unintended or wasteful use.
- Someone answers when you call, or we'll call you back.

# TRUST ADMINISTRATION FEES

<b>Trust Setup Fee:</b>	One-time \$500
<b>Administration Fee:</b>	\$125 per account, per month (waived if FMV under \$10k, or over \$750k)
<b>Fiduciary &amp; Investment Fee:</b>	Sliding 1.75% annually on FMV of account (Includes RIA, Management & Custody)
<b>Termination Fee:</b>	The higher of \$300 or 3% FMV (Assessed on death of beneficiary only)
<b>Minimum Threshold:</b>	None (We accept any size account)

## Terms, Definitions & Conditions

“Trust Administration Fee” is a fee, for which beneficiaries receive unlimited distributions, unlimited calls & correspondence, and all processing and handling of beneficiary or interested stakeholder concerns. It also includes internal accounting and reporting, and full account maintenance. The Trust Administration Fee does not include 3rd-party vendor fees, legal fees, or accounting fees charged by 3rd parties.

“Fiduciary & Investment Fee” is an all-inclusive fee that includes Fiduciary Services, IPS monitoring, Registered Investment Advisor, Asset Custody, Money Management, and all account reconciliations at the investment level. This also includes all balancing, transactions, and wire & bank fees.

### \*Fiduciary Fee Breakdown

The following chart displays the fees and allocations to each entity. The total represents the tiered levels, where the actual (last column) shows how much the fee is when factoring in the assets held within previous tiers. (Example: If administering a \$1.5M trust, the actual Fiduciary Fee is 1.58% FMV, even though the assets between \$750k and \$1.5M are tiered in at 1.4%.)

FAIR MARKET VALUE	FIDUCIARY	OTHERS	TOTAL
FIRST \$750K	1.00%	0.75%	1.75%
\$750K - \$1.5M	0.75%	0.65%	1.40%
\$1.5M - \$3M	0.50%	0.55%	1.05%
\$3M - 5M	0.35%	0.35%	0.70%
ABOVE \$5M	0.25%	0.25%	0.50%