32
21
53
4
57
10
67
-14.00
53.00

PROBATE COURT OF HAMILTON COUNTY, OHIO
RALPH WINKLER, JUDGE

TRUST OF TR U/W ETHAN STONE

FOR THE BENEFIT OF _

CASE NO. 1900000176

TRUSTEE'S ACCOUNT

[R.C. 2109.30]

The trustee offers an account of the trust and has attached an itemized statement of receipts and disbursements.

The trustee states that the account is true and correct, and asks that it be approved and settled.

[Check one of the following]

☒ The is the Thirty Third partial account for the period from 1/1/2013 to 12/31/2014 A statement of the assets remaining in the trustee's hands is attached.

☐ This is a final and distributive account, and the trustee asks to be discharged upon its approval and settlement.

This account is recapitulated as follows:

RECEIPTS

Balance brought forward from inventory or previous account		$ 0.69
Income		$ 0.25
Other Receipts		$ 6,600.00
Total Receipts		**$ 6,600.94**

DISBURSEMENTS

Fiduciary Fees (this accounting period)	$ -	
Attorney Fees (this accounting period)	$ -	
Other administration costs and expenses	$ (1,320.00)	
Other Disbursements	$ (5,280.00)	
Total Disbursements		**$ (6,600.00)**
BALANCE REMAINING IN FIDUCIARY'S HANDS		**$ 0.94**

APPROVED FOR FILING

FILED
COURT COMMON PLEAS PROBATE
RALPH WINKLER, JUDGE
2015 MAR 27 PM 3:08

3/3/15
Date

Trustee
Linda Joiner
AVP, Trust Officer, Fifth Third Bank

CASE NO. 1900000176

BANK CERTIFICATE

N.B. Must be executed when funds are on deposit.

I HEREBY CERTIFY that the within names trustee, on the date named below, had a deposit in

the FIFTH THIRD BANK of CINCINNATI Ohio the sum

of $ 18,803.94 on TR 0100 to the credit of the trust of

TR U/W ETHAN STONE

Fifth Third Bank
Bank

3/3/15
Dated

By ______
Cashier

Trustee
Linda Joiner
AVP, Trust Officer, Fifth Third Bank

BANK CERTIFICATE

N.B. Must be executed when funds are on deposit.

I HEREBY CERTIFY that the within names trustee, on the date named below, had a deposit in

the ______ of ______ Ohio the sum

of ______ on ______ to the credit of the trust of

______

______
Bank

______
Dated

By ______
Cashier

______
Trustee
Linda Joiner
AVP, Trust Officer, Fifth Third Bank

PROBATE COURT OF HAMILTON COUNTY, OHIO
RALPH WINKLER, JUDGE

TRUST OF TR U/W ETHAN STONE

FOR THE BENEFIT OF _

CASE NO. 1900000176

RECEIPTS AND DISBURSEMENTS

[Attach to trustee's account]

Following is an itemized statement of receipts and disbursements by the trustee in the administration of the trust.

Item	Voucher No.	Value or Amount	Value or Amount
SEE ATTACHED STATEMENT			

3/3/05
Date

Trustee
Linda Joiner
AVP, Trust Officer, Fifth Third Bank

PROBATE COURT OF HAMILTON COUNTY, OHIO
RALPH E. WINKLER, JUDGE

TRUST OF ETHAN STONE VARIOUS CHARITIES

FOR THE BENEFIT OF Probate Court issues:

CASE NO. 1900000176

ASSETS REMAINING IN TRUSTEE'S HANDS

[Attach to partial account of trustee]

Page 1 of 2 pages

The trust assets remaining in the trustee's hands are recapitulated as follows:

Tangible personal property	$ 0.00
Intangible personal property	$ 5,803.94
Total personal property	$ 5,803.94
Real Estate	$ 13,000.00
Total assets remaining in trustee's hands	$ 18,803.94

Following is an itemized statement of trust assets remaining in the trustee's hands:

Item	Value or Amount	Value or Amount
SEE ATTACHED STATEMENT	$	$

CASE NO. 1900000176

Page 2 of 2 pages

Item	Value or Amount	Value or Amount
SEE ATTACHED STATEMENT	$	$

Trustee
Linda Joiner
AVP, Trust Officer, Fifth Third Bank

TRANSACTION SUMMARY

FIFTH THIRD BANK
5050 KINGSLEY DR, MD 1MOB2D
CINCINNATI, OH 45263

ADMINISTRATIVE OFFICER PRIVATE CLIENT SERV. TEAM (800) 795-4115

INVESTMENT OFFICER PRIVATE CLIENT SERV. TEAM (800) 795-4115

STATEMENT PERIOD JAN 02, 2013 THROUGH DEC 31, 2014

ACCOUNT 0100

COURT OF COMMON PLEAS

PROBATE DIVISION

Thirty-Third NO. 1900000176
CURRENT ACCOUNT
THE FIFTH THIRD BANK
TRUSTEE UNDER THE WILL OF
ETHAN STONE

THE UNDERSIGNED IS AN AUTHORIZED REPRESENTATIVE OF THE FIFTH THIRD BANK AND STATES THAT THIS ACCOUNT IS JUST AND TRUE TO THE BEST OF THEIR KNOWLEDGE, INFORMATION AND BELIEF, AND THAT THE FEES CHARGED FOR SERVICES AFTER APRIL 1, 1982 AND INCLUDED IN THE ACCOUNT, REPRESENT THOSE CHARGES FOR SIMILAR SERVICES IN LIVING TRUSTS.

BY:

Linda Joiner
AVP & Trust Officer,
Fifth Third Bank

APPROVED BY: Christine A Buttress

THE FIFTH THIRD BANK
TRUSTEE UNDER THE WILL OF
ETHAN STONE

Graydon Head & Richey LLP
Christine Buttress
1900 Fifth Third Walnut Street
511 Walnut Street
Cincinnati, OH 45202

THE MARKET PRICES AND ESTIMATED INCOME SHOWN HEREIN ARE OBTAINED FROM SOURCES WHICH WE BELIEVE RELIABLE BUT THEY ARE NOT GUARANTEED AND ARE LISTED FOR PURPOSES OF INFORMATION ONLY.

FIFTH THIRD BANK

SUMMARY OF CASH TRANSACTIONS

01/02/13 THROUGH 12/31/14

ACCOUNT `10100

TR U/W ETHAN STONE

	CURRENT PERIOD INCOME CASH	CALENDAR YTD INCOME	CURRENT PERIOD PRINCIPAL CASH	CALENDAR YTD PRINCIPAL
BALANCE AS OF 01/02/13	$0.10		$0.59	
FUNDS RECEIVED				
U.S. GOVERNMENT INTEREST	.07	$0.07		
OTHER INTEREST	.18	.18		
SECURITY SALES & MATURITIES			6,600.00	$6,600.00
MONEY MARKET SALES			6,986.00	6,463.00
TOTAL	$0.25	$0.25	$13,586.00	$13,063.00
FUNDS WITHDRAWN				
MONEY MARKET PURCHASES			12,266.00-	12,266.00-
OTHER WITHDRAWALS			1,320.00-	660.00-
TOTAL			$13,586.00-	$12,926.00-
BALANCE AS OF 12/31/14	$0.35		$0.59	

FIFTH THIRD BANK

STATEMENT OF INVESTMENTS

AS OF 12/31/14

ACCOUNT 0100 TR U/W ETHAN STONE

SHARES/ PAR VALUE	SECURITY	UNIT MARKET PRICE	COST BASIS	MARKET VALUE	ESTIMATED ANNUAL INCOME	MARKET YIELD
MONEY MARKET INVESTMENTS						
5,803	FIFTH THIRD BANKSAFE TRUST	$1.00	$5,803.00	$5,803.00	$.17	
	TOTAL MONEY MARKET INVESTMENTS		$5,803.00	$5,803.00	$.17	
OTHER ASSETS						
1	2407 ELBERON AVE CINCINNATI OH HAMILTON	1,000.00	1.00	1,000.00		
1	2454 GALVIN AVE CINCINNATI OH HAMI	1,000.00	1.00	1,000.00		
1	2466 GALVIN AVE CINCINNATI OH HAMILTC 0	1,000.00	1.00	1,000.00		
1	2444 RIVER RD CINCINNATI OH HAMILTON	1,000.00	1.00	1,000.00		
1	2444 RIVER RD- SERVICE CINCI OH HAMILT	1,000.00	1.00	1,000.00		
1	2454 RIVER RD CINCINNATI OH HAMILTON	1,000.00	1.00	1,000.00		
1	2456 RIVER RD CINCINNATI OH HAMI	1,000.00	1.00	1,000.00		
1	2462-2458 RIVER RD CINCINNATI OH HAMILT 00	1,000.00	1.00	1,000.00		
1	2464 RIVER RD CINCINNATI OH HAMILTON	1,000.00	1.00	1,000.00		
1	2468 RIVER RD CINCINNATI OH HAMILTC	1,000.00	1.00	1,000.00		

FIFTH THIRD BANK

STATEMENT OF INVESTMENTS

AS OF 12/31/14

ACCOUNT)100 TR U/W ETHAN STONE

SHARES/ PAR VALUE	SECURITY	UNIT MARKET PRICE	COST BASIS	MARKET VALUE	ESTIMATED ANNUAL INCOME	MARKET YIELD
1	2514 RIVER RD CINCINNATI OH HAMIL	$1,000.00	$1.00	$1,000.00		
1	STORRS TWP HAM CNTY OH GOVER DEED 106 ACRES FRACTIONAL SEC 29 MIAMI PURCHASE	1,000.00	1.00	1,000.00		
1	508 GRAND AVE CINCINNATI OHUE HAMILT		1.00	1,000.00		
	TOTAL OTHER ASSETS		$13.00	$13,000.00		
TOTAL INCOME AND PRINCIPAL INVESTMENTS			$5,816.00	$18,803.00	$.17	
CASH				$.94		
ACCOUNT VALUE				$18,803.94		

FIFTH THIRD BANK

STATEMENT OF TRANSACTIONS

01/02/13 THROUGH 12/31/14

ACCOUNT 0100 TR U/W ETHAN STONE

DATE	TRANSACTION	INCOME CASH	PRINCIPAL CASH	COST BASIS
	BALANCE AS OF 01/02/13	$0.10	$0.59	$539.00
FUNDS RECEIVED				
U.S. GOVERNMENT INTEREST:				
05/01/14	FEDERATED PRIME VALUE OBLIGATION SERVICE SHARES INTEREST	$.01		
06/02/14	FEDERATED PRIME VALUE OBLIGATION SERVICE SHARES INTEREST	.06		
	TOTAL U.S. GOVERNMENT INTEREST:	$.07		
OTHER INTEREST:				
07/01/14	FIFTH THIRD BANKSAFE TRUST INTEREST	.03		
08/01/14	FIFTH THIRD BANKSAFE TRUST INTEREST	.03		
09/02/14	FIFTH THIRD BANKSAFE TRUST INTEREST	.03		
10/01/14	FIFTH THIRD BANKSAFE TRUST INTEREST	.03		
11/03/14	FIFTH THIRD BANKSAFE TRUST INTEREST	.03		
12/01/14	FIFTH THIRD BANKSAFE TRUST INTEREST	.03		

FIFTH THIRD BANK

STATEMENT OF TRANSACTIONS

01/02/13 THROUGH 12/31/14

ACCOUNT 0100 TR U/W ETHAN STONE

DATE	TRANSACTION	INCOME CASH	PRINCIPAL CASH	COST BASIS
	TOTAL OTHER INTEREST:	$.18		
	SECURITY SALES & MATURITIES:			
04/17/14	2519 GALVIN AVE CINCINNATI OH HAMILT THOMAS CONWAY, ATTY CK 7024 3/27/14 FOR DELVRY GROUND LEASE TO COLLINS RIVERSIDE		$1,650.00	$1.00-
04/17/14	2500 RIVER RD CINCINNATI OH HAMILT THOMAS 7024 3/27/14 FOR DELVRY GROUND LEASE TO COLLINS RIVERSIDE		1,650.00	1.00-
04/17/14	2628 RIVER RD CINCINNATI OH HAMILT 00 THOMAS CONWAY, ATTY CK 7024 3/27/14 FOR DELVRY GROUND LEASE TO COLLINS RIVERSIDE		1,650.00	1.00-
04/17/14	2632 RIVER RD CINCINNATI OH HAMILTON THOMAS CONWAY, ATTY CK 7024 3/27/14 FOR DELVRY GROUND LEASE TO COLLINS RIVERSIDE		1,650.00	1.00-
	TOTAL SECURITY SALES & MATURITIES:		$6,600.00	$4.00-
	MONEY MARKET SALES:			
05/31/13	FEDERATED PRIME VALUE OBLIGATION SERVICE SHARES MONTHLY MONEY MARKET WITHDRAWAL		523.00	523.00-
05/31/14	FEDERATED PRIME VALUE OBLIGATION SERVICE SHARES MONTHLY MONEY MARKET WITHDRAWAL		6,463.00	6,463.00-

FIFTH THIRD BANK

STATEMENT OF TRANSACTIONS

01/02/13 THROUGH 12/31/14

ACCOUNT
0100

TR U/W ETHAN STONE

DATE	TRANSACTION	INCOME CASH	PRINCIPAL CASH	COST BASIS
	TOTAL MONEY MARKET SALES:		$6,986.00	$6,986.00-
	TOTAL FUNDS RECEIVED	$.25	$13,586.00	$6,990.00-
FUNDS WITHDRAWN				
MONEY MARKET PURCHASES:				
04/30/14	FEDERATED PRIME VALUE OBLIGATION SERVICE SHARES MONTHLY MONEY MARKET DEPOSIT		$6,463.00-	$6,463.00
05/31/14	FIFTH THIRD BANKSAFE TRUST MONTHLY MONEY MARKET DEPOSIT		5,803.00-	5,803.00
	TOTAL MONEY MARKET PURCHASES:		$12,266.00-	$12,266.00
OTHER WITHDRAWALS:				
05/15/13	FIFTH THIRD BANK 2012 US CHARITABLE TAX RETURN		660.00-	
05/12/14	FIFTH THIRD BANK 2013 US CHARITABLE TAX PREP FEE FORM: 990 PF		660.00-	
	TOTAL OTHER WITHDRAWALS:		$1,320.00-	
	TOTAL FUNDS WITHDRAWN		$13,586.00-	$12,266.00

MISCELLANEOUS ADJUSTMENTS

FIFTH THIRD BANK

STATEMENT OF TRANSACTIONS

01/02/13 THROUGH 12/31/14

ACCOUNT .)100 TR U/W ETHAN STONE

DATE	TRANSACTION	INCOME CASH	PRINCIPAL CASH	COST BASIS
ASSET RECEIPTS:				
04/23/13	STORRS TWP HAM CNTY OH GOVER DEED 106 ACRES FRACTIONAL SEC 29 MIAMI PURCHASE RECEIVED 1 PAR VALUE RECEIPT OF REAL ESTATE			$1.00
	TOTAL ASSET RECEIPTS:			$1.00
	TOTAL MISCELLANEOUS ADJUSTMENTS			$1.00
	TOTAL ACTIVITY	$0.25	$0.00	$5,277.00
	BALANCE AS OF 12/31/14	$0.35	$0.59	$5,816.00

FIFTH THIRD
PRIVATE BANK

INVESTMENT MANAGEMENT AND TRUST - 2015 SCHEDULE OF FEES

Fifth Third Private Bank is committed to providing you with a personalized, disciplined approach to assist you to achieve your goals. With more than 100 years of experience managing wealth for individuals and institutions, we can help you build a better tomorrow for generations to come.

As **Investment Managers**, we offer you many competitive advantages including:

- Talented investment professionals, who are responsible for the day-to-day management of your investments, as well as national resources that provide economic and investment research, and target allocation recommendations that are responsive to overall market conditions.
- Access to a wide array of investment options across multiple investment styles through partnerships with other money managers.
- Outcome-oriented investment solutions based on your goals and objectives.
- Alternative investment options and strategies to further diversify your portfolio.
- Periodic meetings to review and adjust investment objectives to meet the intended goals of your accounts.

plan

As **Trustee**, Fifth Third Private Bank:

- Understands complicated trust documents and will work with you to administer them.
- Provides investment reviews and oversight as directed by the trust document or as required under state law.
- Distributes net income and makes other disbursements as directed by the governing document.
- Reviews discretionary distribution requests for the benefit of designated beneficiaries as provided in the trust document.
- Provides court accountings and all appropriate beneficiary notifications as required by local state or federal law.
- Prepares all required tax filings.
- Complies with all fiduciary obligations as required under federal and state law.
- Assists in executing trust and estate plans.

We provide the following services to **all clients**:

- Custody of assets.
- Collection of income and receipt of stock dividends, exchanges, splits and other capital changes.
- Accurate and timely execution of securities transactions.
- Voting of proxies with appropriate authorization.
- A statement of account activity and a complete listing of assets held in accounts.
- Information necessary for client income tax reporting.

MIRADOR
FAMILY WEALTH ADVISORS

Your Own Family Office

Mirador Family Wealth Advisors (Mirador) is a multi-family office within the Fifth Third Private Bank that combines decades of experience in guiding families with extraordinary wealth to articulate and achieve their goals. Mirador works with a select group of client families that have at least $25 million of investable assets or $50 million in net worth and who prioritize wealth management and values perpetuation. These families seek to preserve their family's values, as well as the value of their assets, for generations to come. Mirador's deep knowledge and immersive experience combine to help maximize your legacy wealth and perpetuate your family's values - today, tomorrow and for the next 100 years.

Comprehensive Family Office Services

Mirador's services are customized for each family they serve. As a result, certain families receive a wide range of family office services and accordingly pay an annual family office service fee that may cover multi-generational wealth planning, administration of entities, including private foundations, fiduciary services, customized reporting and payment of bills. The Family Office service fee is negotiated with each family based on the services they have chosen to utilize.

Investment management services provided to those families with at least $25 million of investable assets or $50 million in net worth are governed by the fee schedule below.

	Investment Management	Fiduciary Fee
First $50 Million	0.60%	0.05%
Next $50 Million	0.50%	0.05%
Next $100 Million	0.45%	0.05%
Next $200 Million	0.40%	0.05%
Accounts Over $400 Million	As Negotiated	As Negotiated
Custody-Only Accounts, $1,000 per account		

Investment Management Only Services

Other families may work with Mirador in a more limited manner whereby Mirador provides only investment management services. In these cases, no annual Family Office service fee is paid. Investment management services provided to those families are covered by the fee schedule below.

	Investment Management	Fiduciary Fee
First $50 Million	0.75%	0.05%
Next $50 Million	0.65%	0.05%
Next $100 Million	0.60%	0.05%
Next $200 Million	0.50%	0.05%
Accounts Over $400 Million	As Negotiated	As Negotiated
Custody-Only Accounts, $1,000 per account		

FIFTH THIRD
PRIVATE BANK

Private Bank Investment Management and Trust Relationships

A dedicated team of local Fifth Third Private Bank professionals works with you to meet your investment management and/or trust needs. We offer face-to-face meetings that may include your personal attorney or accountant. Our experienced team of professionals is available to meet with you in your local market so that we can help you stay abreast of changing conditions that may affect your account.

Managed Accounts - Investment Management Accounts (IMA), Revocable Trust & Individual Retirement (IRA) Accounts	
First $1 Million	1.25%
Next $2 Million	0.95%
Next $2 Million	0.75%
Next $5 Million	0.60%
Accounts Over $10 Million	Negotiable

Directed Accounts - Revocable Trust & Individual Retirement (IRA) Accounts	
First $1 Million	0.80%
Next $2 Million	0.55%
Next $2 Million	0.40%
Next $5 Million	0.30%
Accounts Over $10 Million	Negotiable

Irrevocable Trust Accounts & Agent for Fiduciary (with additional responsibilities)		
	Managed Account	Directed Account
First $1 Million	1.45%	1.00%
Next $2 Million	1.15%	0.75%
Next $2 Million	0.90%	0.55%
Next $5 Million	0.70%	0.40%
Accounts Over $10 Million	Negotiable	Negotiable

Private Bank Investment Management and Trust Relationship minimum fees are $10,000. Minimum annual fees are applied against the entire relationship. Multiple account within a relationship will be combined for fee purposes to determine if the minimum is met.

There are additional fees associated with separately managed accounts, specialized investment management and trust services, and wealth planning as outlined in this booklet.

FIFTH THIRD
PRIVATE BANK

Private Client Services (PCS) with Local Representative

Your local Investment Executive or Wealth Management Advisor will partner with the centralized PCS group to provide investment management and trust services. Investment Management, Custody and IRA balances in this program can be utilized to qualify you for Preferred Banking.

PCS Investment Management Accounts (IMA), Revocable Trust & Individual Retirement (IRA) Accounts	
	Managed Account
First $250,000	1.40%
Next $250,000	1.25%
Next $250,000	1.15%
Next $250,000	1.00%
Over $1 Million	0.80%
Annual Minimum Fee - $2,750	

PCS Irrevocable Trust Accounts & Agent for Fiduciary Account (with additional responsibilities)	
	Managed Account
First $250,000	1.60%
Next $250,000	1.45%
Next $250,000	1.35%
Next $250,000	1.20%
Over $1 Million	1.00%
Annual Minimum Fee - $3,600	

Each additional account administered by Private Client Services that is part of a single relationship will be subject to a reduced annual minimum fee of $1,000. Total fees for the relationship will be allocated to the individual accounts based on market value.

Minimum fees are applied against the entire relationship. Multiple accounts within a relationship will be combined for review to determine if the minimum is met.

There are additional fees associated with separately managed accounts, investment management and trust services and wealth planning as outlined in this booklet.

FIFTH THIRD
PRIVATE BANK

Centralized Private Clients Services (PCS)

Fifth Third Private Client Services (PCS) is a centralized team of professionals with extensive knowledge and experience managing and administering investment management and trust accounts for clients for whom local contacts are not necessary. Access to your team of professionals is just a phone call away. You can have confidence knowing that an experienced team member will be available to meet your needs.

PCS Managed Accounts - Investment Management Accounts (IMA), Revocable Trust & Individual Retirement (IRA) Accounts	
First $1 Million	1.25%
Next $2 Million	0.95%
Next $2 Million	0.75%
Over $5 Million	0.60%
Annual Minimum Fee: $2,750	

PCS Directed Accounts - Revocable Trust & Individual Retirement (IRA) Accounts	
First $1 Million	0.80%
Next $2 Million	0.65%
Next $2 Million	0.40%
Over $5 Million	0.30%
Annual Minimum Fee: $2,750	

PCS Irrevocable Trust Accounts & Agent for Fiduciary Accounts (with additional responsibilities)

	Managed Account	Directed Account (Irrevocable trust only)
First $1 Million	1.45%	1.00%
Next $2 Million	1.15%	0.75%
Next $2 Million	0.90%	0.55%
Over $5 Million	0.70%	0.40%
Annual Minimum Fee: $3,600		

Minimum fees are applied against the entire relationship. Multiple accounts within a relationship will be combined for review to determine if the minimum is met.

Wealth Planning Services

Every Fifth Third wealth plan is customized to address your specific concerns, circumstances, and objectives. To us, a wealth plan isn't just a binder of papers: it is a living document designed to be reviewed and adjusted regularly. Our wealth planning process is not meant to be a single consultation, but, instead, an ongoing relationship that includes regular communication and adjustments.

For clients who have taxable estates requiring more detailed plans, the fees associated with these plans will vary depending on the requirements of the plans. Annual wealth planning fees of this nature will be discussed with you prior to implementation.

For clients who do not have taxable estates, fees for a basic wealth plan may be added to our Investment Management and Trust fees through a 20 basis point (0.20%) premium charged on the first $1 million of market value (maximum of $2,000/year). This fee covers the cost of the plan, regular updates, and periodic wealth planning meetings.

Recurring wealth planning fees may not be utilized in an IRA; however, the same wealth planning services are available to IRA clients and fees may be paid from sources other than the IRA.

Specialized Investment Management and Trust Services

Irrevocable Life Insurance Trusts (ILITs)

Fees for holding and or managing Irrevocable Life Insurance Trusts, including periodic grantor communication, insurance premium collection and payment, beneficiary correspondence, appropriate communication with insurance representatives, attorneys, and, when required, responsibility for the policy. Multiple accounts within a relationship will be combined for review to determine if the minimum is met.

	Managed Account	Directed Account
Base Fee (includes one policy)	$2,000	$1,000
Additional Policies (each)	$500	$500
Additional Variable Policy Fee (each)	$350	$350
Marketable assets held in Irrevocable Life Insurance Trust Accounts will be charged the irrevocable trust fees with no fee minimum.		

Co-Trustee / Co-Advisor Fee

A 10% premium may be added to the annual market value fee where Fifth Third Private Bank is required to consult or co-advise on the investments of an account with a co-trustee or third-party advisor.

Estate Settlement Services

Fifth Third Private Bank can be named as your executor, personal representative, or agent for either. Fees associated with estate settlement will vary based on our responsibilities and the specific services required. Fees are competitively set or governed by local court rules.

Separately Managed Accounts

Separately Managed Accounts may be used in partnership with ClearArc Capital (a related party registered investment advisor) and other unaffiliated investment management firms. These investment management firms charge a fee for their services, which is passed through to your account.

The additional investment management fee for investments in ClearArc Capital accounts will not be passed through to IRA or ERISA accounts.

Fixed Income Relationships

A fixed income investment management relationship consists of investment management, IRA, or revocable trust accounts that contain at least 80% fixed income securities. Fixed income relationships will be charged the following fee schedule:

First $3 Million	0.55%
Next $2 Million	0.50%
Next $5 Million	0.45%
Accounts Over $10 Million	Negotiable
Annual Minimum Fee - $10,000	

Minimum fees are applied against the entire relationship. Multiple accounts within a relationship will be combined for review to determine if the minimum is met.

Socially Responsible Investing

We are committed to tailoring your investment choices to not only meet your investment objectives, but we can also select investments that reflect your personal, social or environmental concerns. Because of the additional research and monitoring involved in making the best choices to achieve these special goals, accounts focused on specific socially responsible interests may have an additional 10% premium charged on all assets held in the account.

Custody Accounts

Custody accounts, where Fifth Third Private Bank does not have investment authority for the assets but retains custody of the assets will be charged the following account level fee:

First $1 Million	0.25%
Over $1 Million	0.15%
Annual Minimum Fee - $2,500	

Delaware Trust Relationships

Delaware fiduciary law provides certain advantages in trust administration and planning. For our clients who would like to take advantage of having a Delaware trustee, we offer our investment management services to assist in the oversight of the entire relationship. We will work in conjunction with our partner bank in Delaware and will charge a separate investment management fee for this service. Please contact your Fifth Third Private Bank Trust Officer to discuss the options available and charges for this service.

Real Estate Services

Grantor Occupied Real Estate Fee

$650 annually per asset

This fee may apply when Fifth Third Private Bank is holding the asset as part of an investment management or trust account, but does not have management responsibility for the asset.

Real Estate Oversight Management Fees

Residential Property - up to 1% of Market Value with a $650 minimum annual fee for each asset.

Commercial Property - up to 1% of Market Value with a $1,250 minimum annual fee for each asset.

Periodic appraisals will be obtained and may require additional charges.

Additional Real Estate Oversight Services

Additional charges may be made for certain real estate services, including, but not limited to, the following:

- Repairs
- Household maintenance
- Real estate tax and insurance issues

Purchase and Sale of Real Estate

Up to 6% of gross price may be charged if no broker is involved in the transaction. Where a broker is engaged, the real estate commission will be passed through to the account, and an additional extraordinary fee of up to 2% may be charged by Fifth Third Private Bank ($1,500 minimum fee).

Tax Services (Minimum)

Fifth Third Private Bank provides tax services to its clients based on specific IRS requirements for trusts, investment management, and custody accounts.

Fees for tax returns and reports vary based on the complexity of the return and the amount of detail provided to clients. Fees are generally charged as follows:

• Agency Account Tax Letter	$200
• Agent for Trustee (surcharged to 1041 fee)	$175
• Revocable/Grantor Form 1041	$375
• Irrevocable Trust Form 1041	$650
• Forms 5227	$750
• Forms 990 and 990PF	$1,000
• Form 1040 (minimum fee)	$650

Fees for other returns, forms, and filings are based on the complexity of the work involved in their preparation. Tax fees are generally charged separately annually in May and are included with Fifth Third Bank's compensation in the month charged.

Additional tax fees may be charged for services rendered outside of our standard preparation processes, including, but not limited to working with outside tax preparers ($300) and successor trustees ($300).

Miscellaneous Fees

Additional fees may be charged for wire transfers or bill paying in excess of normal volumes. In addition, additional fees may be charged for miscellaneous assets and liabilities that require significant additional time to administer.

Additional charges may apply for special services, such as the following:

- Writing options on securities
- Extraordinary trading activity when investments are directed by person or firm other than Fifth Third Private Bank
- Active participation in the management, valuation, purchase or sale of a business enterprise
- Litigation support
- The use of unusual accounting procedures
- Extraordinary requests for non-standard investment management and account administrative services
- Historical account research and statement production
- Estate Valuation when Fifth Third Private Bank is not administering an estate includes a fee for assets that must be analyzed, valued, and adjusted for estate or gift tax purposes.

Any such fees will be discussed with you in advance of charging them.

Specialized Investment Vehicles

Other specialized investment vehicles which require added oversight, administration, and investment management support are subject to additional charges that are in addition to the standard account level fees. Strategy arrangement fees are charged as one time fees and vary from 20-200 basis points (0.20% - 2.00%). If applicable, any such specific fee arrangements will be discussed with you prior to the investment in these vehicles.

Account Termination Fees

A termination fee of up to $1,000 per account may be applied to voluntary termination of Investment Management Accounts, Revocable Trusts, and IRA relationships. Irrevocable Trust accounts may be charged a termination fee of up to $1,500 per account. If an account terminates within the first year, the remaining balance of the first year annual fee may be charged.

Fee Schedule General Notes

- All fees are prorated according to each fee cycle. The minimum fee will be assessed on a prorated basis should the calculated relationship fee(s) fall below the prorated minimum for that period.
- Irrevocable Trust Account fees will be apportioned 50% to income and 50% to principal, or as required by state law, unless otherwise indicated in the trust document.
- Fifth Third Bank receives compensation for any account advances or overdrafts in accounts by holding client funds uninvested after the overdraft has been cleared for a period of time that will allow Fifth Third to recoup lost interest on the overdrawn funds.
- Fifth Third Bank may benefit financially from the receipt of payments from the advisors and distributors of the mutual fund families. These payments include: revenue sharing from certain money market mutual fund families, shareholder servicing fees, expense reimbursements, sub-transfer agent fees, 12b-1 fees, and sales incentives for certain share classes. For more information about these fees, please contact your Fifth Third Private Bank Relationship Manager.
- In certain equity, fixed income and structured note transactions, Fifth Third Securities, Inc., a broker-dealer registered with the Securities and Exchange Commission, may act as broker or dealer and receive compensation for doing so. From that compensation, employees of Fifth Third Securities receive compensation in the form of sales incentives. Any compensation Fifth Third Securities receives is in addition to the compensation Fifth Third Bank receives for providing services to a client's account as described elsewhere in this fee booklet.
- Fifth Third Bank may receive compensation for executing certain equity risk management (transactions, covered calls, variable pre-paid forwards, equity collars, protective puts, exchange funds or structured notes) and other investment related transactions in a client's account. These fees are paid to Fifth Third Bank by third parties and are in addition to the standard investment management fees charged to a client's account.
- Fifth Third has in place arrangements with one or more broker-dealers pursuant to which those broker-dealers provide securities trade execution services in connection with orders. The broker-dealers charge a commission, commission equivalent, spread and/or other fees for providing those services, which will be deducted from a client's account or incorporated into the trade price. Fifth Third Bank may receive compensation from those broker-dealers relating to transactions executed for a client's account. Details of these arrangements are available from a client's portfolio manager.
- Fifth Third Bank's published Fee Schedules are subject to change with 30-day notice.

Client Disclosures

ClearArc Capital Sub-Advised Mutual Funds

ClearArc Capital (a related party registered investment advisor) sub advises certain mutual funds and receives compensation for its services. For IRA and ERISA accounts where the account is using the Fifth Third Private Bank standard fee schedules, the account will have the investment advisory fee charged by ClearArc rebated back to the account. The actual amount of this rebate will vary based on the individual investment. IRA and ERISA accounts that remain on older non-standard fee schedules which charge lower account level fees on these mutual funds will not receive a rebate.

Selection of Cost Basis Write Down Method (Directed accounts and co-trustee accounts only)

Fifth Third Private Bank is required to track the cost basis of covered securities and report to clients and the IRS the cost basis of the covered securities sold. We are required to report to the IRS the holding period for the covered securities as to whether they are short or long term and the gross proceeds of sales. Where Fifth Third Private Bank has investment authority, Fifth Third Private Bank selects the write down method that best suits a client's tax situation. As the owner of a directed account or as Co-Trustee of a trust account at Fifth Third Private Bank, a client has the right to select the method used to determine the cost basis when securities are traded. This election is generally made at the time of the account opening. Should a client desire to use a different cost basis for individual transactions or change the cost basis method for all security transactions, they may do so by contacting their Fifth Third Private Bank relationship manager.

Market Timing Policy

In directed accounts, prior to the acceptance of a trade request in any mutual fund, Fifth Third Private Bank requires that its clients read the fund prospectus and understand the trading rules outlined in the prospectus. Failure to follow the trading rules outlined in a mutual fund prospectus can result in the restriction of trading or account closure.

Unlawful Internet Gambling Enforcement Act Notification

Restricted transactions are prohibited from being processed through any Fifth Third Bank account or relationship. A restricted transaction includes, but is not limited to, any transaction or transmittal involving any credit, funds, instrument, or proceeds that any person engaged in the business of betting or wagering knowingly accepts, in connection with the participation of another person in unlawful Internet gambling. It includes credit or the proceeds or the extension of credit (including credit extended by use of a credit card); electronic fund transfers or funds transmitted by or through a money transmitting business; or a check, draft or similar instrument that is drawn on or payable at or through any financial institution. Unlawful Internet gambling means to place, receive, or otherwise knowingly transmit a bet or wager by any means which involves the use, at least in part, of the Internet where such bet or wager is unlawful under any applicable Federal or State law in the State or Tribal lands in which the bet or wager is initiated, received, or otherwise made.

Shareholder Communications

The Securities and Exchange Commission (SEC) has adopted a rule that requires Fifth Third Private Bank, as holder of securities, to contact the beneficial owner having authority to vote those securities. The term *beneficial owner* includes any person who has or shares, pursuant to an instrument, agreement, or otherwise, the power to vote, or to direct the voting of a security. Fifth Third Private Bank will contact clients who are beneficial owners to determine whether the client would like Fifth Third Private Bank to provide the client's name, address and share position to companies whose shares Fifth Third Private Bank holds for the client's benefit. If the client does not object (Non Objecting beneficial Owner - NOBO), Fifth Third Bank will release the above information to requesting companies and the client will receive annual and quarterly reports, proxies and other corporate communications directly from these companies. These companies are prohibited from using the client's name and address for any purpose other than corporate communications. If the client does object to such release or to the receipt of shareholder information (Objecting Beneficial Owner - OBO), Fifth Third Private Bank will not release the client's shareholder status to requesting companies. If the client has not already made an OBO/NOBO election, then the default of NOBO shall be applied. Should a client desire to make a different election or change an election made previously, they may do so by contacting their Fifth Third Private Bank relationship manager.

Fifth Third Securities as Broker (does not apply to managed accounts, ERISA or IRA accounts)

Client authorizes Fifth Third Private Bank to employ Fifth Third Securities, Inc., a registered broker-dealer with the Securities and Exchange Commission, (herein and hereafter referred to as "FTS"), to perform, including but without limitation, the following services under this agreement: To act as broker or dealer with regard to any and all securities - and to execute transactions at reasonable commission rates, markups or concessions without reduction for any compensation paid to the Fifth Third Private Bank for its services. A client acknowledges that Fifth Third Private Bank and FTS are affiliated companies and that all or part of the commission rates, markups or concessions received from a particular transaction by FTS on behalf of an account may be payable to the Fifth Third Private Bank. A client acknowledges that while FTS strives to obtain a reasonable rate of commission, the commission rate charged on a particular transaction by FTS to an account may not be the lowest available for such a transaction.

Trade Confirmations (does not apply to managed accounts, ERISA or IRA accounts)

Fifth Third Private Bank will deliver monthly or quarterly statements of receipts and disbursements together with a statement listing the market value of all assets held under the terms of each account. Upon a client's instruction, Fifth Third Private Bank will settle orders to trade securities in a client's account. In settling trades in securities, Fifth Third Private Bank will not be liable or accountable for any act or omission by or for the solvency of any broker/dealer or agent affecting such trade orders. A client has the right to receive copies of all confirmations of trades at no additional cost to them, as required by Federal Reserve Regulation H. If a client has previously chosen to waive this right or not made an election, their periodic statement will serve as notification of securities trades in their account.

Probate # **1900000176**

Acct. # **Thirty Third**

Date of Appointment:

Date of Previous Account: **1/1/11-12/31/12**

Fee Based Upon Principal Values:

Period		Date Posted	Mkt. Value of Assets	Valuation Date	Rate	Amount	
1/1/13	1/31/13	1/23/2013	16523.69	1/31/2013	"	0	1/31/2013
2/1/13	2/28/13	2/21/2013	16523.69	2/28/2013	"	0	2/28/2013
3/1/13	3/31/13	3/20/2013	16523.69	3/31/2013	"	0	3/31/2013
4/1/13	4/30/13	4/22/2013	17523.69	4/30/2013	"	0	4/30/2013
5/1/13	5/31/13	5/22/2013	16863.69	5/31/2013	"	0	5/31/2013
6/1/13	6/30/13	6/20/2013	16863.69	6/30/2013	"	0	6/30/2013
7/1/13	7/31/13	7/22/2013	16863.69	7/31/2013	"	0	7/31/2013
8/1/13	8/31/13	8/21/2013	16863.69	8/31/2013	"	0	8/31/2013
9/1/13	9/30/13	9/20/2013	16863.69	9/30/2013	"	0	9/30/2013
10/1/13	10/31/13	10/22/2013	16863.69	10/31/2013	"	0	10/31/2013
11/1/13	11/30/13	11/20/2013	16863.69	11/30/2013	"	0	11/30/2013
12/1/13	12/31/13	12/20/2013	16863.69	12/31/2013	"	0	12/31/2013
1/1/14	1/31/14	1/23/2014	16863.69	1/31/2014	"	0	1/31/2014
2/1/14	2/28/14	2/20/2014	16863.69	2/28/2014	"	0	2/28/2014
3/1/14	3/31/14	3/20/2014	16863.69	3/31/2014	"	0	3/31/2014
4/1/14	4/30/14	4/22/2014	19463.69	4/30/2014	"	0	4/30/2014
5/1/14	5/31/14	5/22/2014	18803.7	5/31/2014	"	0	5/31/2014
6/1/14	6/30/14	6/20/2014	18803.76	6/30/2014	"	0	6/30/2014
7/1/14	7/31/14	7/20/2014	18803.79	7/31/2014	"	0	7/31/2014
8/1/14	8/31/14	8/21/2014	18803.82	8/31/2014	"	0	8/31/2014
9/1/14	9/30/14	9/20/2014	18803.85	9/30/2014	"	0	9/30/2014
10/1/14	10/31/14	10/22/2014	18803.88	10/31/2014	"	0	10/31/2014
11/1/14	11/30/14	11/30/2014	18803.91	11/30/2014	"	0	11/30/2014
12/1/14	12/31/14	12/31/2014	18803.94	12/31/2014	"	0	12/31/2014

5/31/13

5/31/14

Tax Service Fees

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