



## Inter Vivos Trust Fee Schedule

Heritage Trust Company Inc. (the "Trustee"), as the trustee (or one of the trustees) of the \_\_\_\_\_ Trust (the "Trust"), will be entitled to receive compensation for its services in the administration of the Trust and the Settlor(s) agree(s) that the compensation which will be paid to the Trustee will be as follows:

### **1. Activation/Account Set-Up Fee**

An activation/account set-up fee will be payable equal to 2.0% of the market value of the assets coming into the account at its inception (including those assets subsequently transferred to the Trust). Maximum is \$20,000 and minimum set-up fee is \$5000.

### **2. Annual Trustee Fee**

An annual Trustee fee will be payable quarterly equal to 0.5% of the market value of the Trust assets, including cash on hand, calculated at the end of each quarter, and subject to a minimum annual fee of \$5000.

### **3. Distribution Fee**

On each distribution of any capital of the Trust, a distribution fee equal to 1.5% of the market value of the assets distributed from the Trust will be payable.

### **4. Director Fees**

a. Set-up fee of \$2,500.00 per company. Annual minimum fee is the greater of \$2,500.00 or an hourly rate of \$250, from the date of the Director's appointment, payable on or before the first anniversary of the appointment.

### **5. Real Estate**

Any commissions paid for the services of a real estate broker or agent with respect to the sale, purchase, lease or mortgage of any real property forming part of the trust assets will be a disbursement of the Trust in addition to the fees indicated above.

### **6. Out of Pocket Expenses**

The above fees are exclusive of all legal and accounting costs and disbursements, if any, properly incurred in the administration of the Trust, other charges and out-of-pocket expenses (including asset management fees and preparation of income tax returns) paid by the Trustee for which it will be reimbursed by the Trust.

### **7. Special Fees**

Where additional services, special responsibilities including but not limited to management, operation or sale of business interests or special assets, the research of historical cost data for tax purposes, involvement in litigation on behalf of the Trust, and any extraordinary time spent in tracing beneficiaries, fees will be charged at an hourly rate of \$250.

**8. Technology Fee**

A technology fee of 5% will be applied to all Heritage Trust fees. This fee supports secure digital infrastructure, document management systems, cyber protection, fiduciary software, and related administrative technologies required to deliver services efficiently and safely.

**9. Overdue accounts**

Any invoice issued by Heritage Trust Company Inc. is due within 30 days of the invoice date. Amounts unpaid after the due date will bear interest from the due date until paid in full at the prime rate announced by Heritage Trust's primary Canadian chartered bank from time to time plus 2% per annum, calculated daily and charged monthly.

**10. Loans to estates and trusts**

If an estate or trust lacks liquidity, Heritage Trust Company Inc. may advance funds to pay expenses, taxes, or professional fees. Any advance is a loan owing to Heritage and will bear interest from the date of advance at the prime rate announced by Heritage Trust's primary Canadian chartered bank from time to time plus 2% per annum, calculated daily and charged monthly, and will be reimbursed from the first available estate or trust funds, including sale proceeds, before any distributions.

**11. Taxes**

HST/GST and any other sales or value added tax will be levied on all fees where applicable.

**12. Co-Trustee's Compensation**

The compensation of Co-Trustees, if any, will be in addition to the compensation payable to Heritage Trust Company Inc. under this agreement

**13. Successors**

This agreement shall be binding upon and will enure to the benefit of the parties hereto and their respective heirs, successors and personal representatives.

Dated at \_\_\_\_\_ B.C., this \_\_\_\_\_ day of \_\_\_\_\_, 2026.

IN THE PRESENCE OF:

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Signature of Settlor

**Heritage Trust Company Inc.**

\_\_\_\_\_  
Signature of Settlor

Per: \_\_\_\_\_