



1 Civic Center Drive
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Save and Compare Against Other National Non-Profit Trustees

To better educate our clients on how these fees are charged, we have constructed a detailed illustration to compare CPT Institute to some of its top national competitors. Please note, we are making the assumption that all fees have been disclosed. For greater simplicity, this does not include investment returns, dividends, interest earned from investment portfolios, or charges from third-party vendors. Additionally, for illustrative purposes, AUM calculated below in regard to CPT Institute assumes the maximum value in the trust to ensure the comparison is conservative. Please see the section above titled *What are Assets Under-Management (AUM) Fees?* to learn more.

Special Needs Trust for Client with \$200,000 funded lump sum.

Operating Costs After 1 Year. For illustrative purposes, the analysis below assumes 20% was spent during that year.

Price Description	CPT Institute	Provider A
1. Trust Set-Up	\$2,000	\$500
2. Trustee Pricing	\$600 a year paid annually on anniversary date of funding = \$600 x 2 \$1,200	2% paid annually on anniversary date of funding \$200,000 x 0.02 = \$4,000 for first year \$160,000 x 0.02 = \$3,200 for second year = \$4,000 x 2 = \$7,200
3. Money Management Fee from Custody Agent: True Link Financial	1%* paid quarterly based on average balance =1,600	Included in the above.
4. Additional Fees	\$\$\$ Overnight Mailing Fee \$125 Tax Preparation	\$\$\$ Overnight Mailing Fee \$200 Annual Tax Preparation \$100 Annually Per Caregiving Organization
TOTAL Approximate Cost First Year	\$4,925	\$8,000

TOTAL COST DIFFERENCE AFTER 1 YEAR = \$3,075 SAVED WITH CPT INSTITUTE



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Operating Costs After 5 years. For illustrative purposes, assuming 20% was spent in the first year, and 10% in the following four years.

Fee Description	CPT Institute	Provider A
1. Trust Set-Up	\$2,000	\$500
2. Trustee Pricing	\$600 a year paid annually on anniversary date of funding = \$600 x 6 \$3,600	2% paid annually on anniversary date of funding \$200,000 x 0.02 = \$4,000 for first year \$160,000 x 0.02 = \$3,200 for second year \$144,000 x 0.02 = \$2,880 for third year \$129,600 x 0.02 = \$2,592 \$116,640 x 0.02 = \$2,332.80 \$104,947 x 0.02 = \$2,098.00 = \$17,102.80
3. Money Management Fee from Custody Agent: True Link Financial	1%* paid quarterly based on average balance, but simplified below for illustrative purposes. \$200,000 x 0.01 = \$2,000 for first year \$160,000 x 0.01 = \$1,600 for second year \$144,000 x 0.01 = \$1,440 for third year \$129,600 x 0.01 = \$1,296 \$116,640 x 0.01 = \$1,116.40 \$104,947 x 0.01 = \$1,049.47 = \$8,501.87	Included in the above.
4. Additional Fees	\$\$\$ Overnight Mailing Fee \$125 x 5 years = \$625 Tax Preparation	\$\$\$ Overnight Mailing Fee \$200 x 5 years = \$1,000 Tax Preparation \$100 x 5 years = \$500 Per Caregiving Organization
TOTAL Approximate Cost First Year	\$14,726.87	\$19,102.80

TOTAL COST DIFFERENCE AFTER 5 YEARS = \$4, 375.93 SAVED WITH CPT INSTITUTE



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Special Needs Trust for Client with \$100,000 funded lump sum and Structured Settlement of \$1,000 a month.

Operating Costs After 1 Year. For illustrative purposes, the analysis below assumes 10% was spent from the trust corpus during that year and structured settlement amounts are spent in full in each month.

Fee Description	CPT Institute	Provider B
1. Trust Set-Up	\$2,000	\$500
2. Trustee Pricing	\$50 a month or \$600 a year	\$125 a month x 12 = \$1,500 a year
3. Money Management Fee from Custody Agent: True Link Financial	1%* paid quarterly based on average balance = \$1,000	1.75% paid at time of funding and on anniversary date = \$100,000 x 0.01 = \$1,750 \$80,000 x 0.01 = \$1,400 = \$3,150
4. Additional Fees	\$\$\$ Overnight Mailing Fee \$125 Tax Preparation	\$\$\$ Overnight Mailing Fee
TOTAL Approximate Cost First Year	\$3,725	\$5,150

TOTAL COST DIFFERENCE AFTER 1 YEAR = \$1,475 SAVED WITH CPT INSTITUTE



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Operating Costs After 5 Years. For illustrative purposes, the analysis below assumes 10% was spent from the trust corpus each year and structured settlement amounts are spent in full in each month.

Fee Description	CPT Institute	Provider B
1. Trust Set-Up	\$2,000	\$500
2. Trustee Pricing	\$50 a month or \$600 a year x 5 \$3,000	\$125 a month \$1,500 a year \$7,500
3. Money Management Fee from Custody Agent: True Link Financial	1%* paid quarterly based on average balance \$100,000 x 0.01 = \$1,000 \$80,000 x 0.01 = \$800 \$72,000 x 0.01 = 720 \$64,800 x 0.01 = 648 \$58,320 x 0.01 = 583.20 =\$3751.20	1.75% paid at time of funding and on anniversary date = \$100,000 x 0.0175 = \$1,750 \$80,000 x 0.0175 = \$1,400 \$72,000 x 0.0175 = \$1260 \$64,800 x 0.0175 = \$1134 \$58,320 x 0.0175 = \$1020.60 =\$5,989.60
4. Additional Fees	\$\$\$ Overnight Mailing Fee \$125 x 5 years Tax Preparation \$625	\$\$\$ Overnight Mailing Fee
TOTAL Approximate Cost First Year	\$9,367.20	\$13,989.60

TOTAL COST DIFFERENCE AFTER 5 YEARS = \$4,622.40 SAVED WITH CPT INSTITUTE

* Mutual funds, money market funds and exchange-traded funds (ETFs) also charge internal management fees, which are disclosed in the fund's prospectus and deducted from the net asset value of the funds. Any additional investment or custodial fees will be disclosed in advance.