

ACCOUNT FEATURES AND FEES SUMMARY

City National Bank of Florida's ("CNB") Private Wealth Advisory Services are designed to comprehensively serve our client's unique private wealth management needs. The summary below outlines key features, and applicable fees, for each type of advisory relationship available at CNB.

| | Custody Only | Cash & Equivalents Only, Advisory, & Fixed Income Only Advisory | | | |
|---|---|--|--------------------------------------|------------------------|---|
| Core Services Overview | <ul style="list-style-type: none"> Safekeeping of assets in "Nominee Name" Collection, processing, and remittance of all security income and interest payments. Securities transactions purchases, sales, processing, and settlements Online & physical reporting Available lines of credit against assets under custody Non-discretionary portfolio management | <u>Includes all services under "Custody Only" plus the following:</u> <ul style="list-style-type: none"> Goals based financial planning executed by Private Wealth Advisor and/or Trust Officer Creation of Investment Policy Statement (IPS) Ongoing discretionary portfolio/investment management in accordance to stated goals as outlined client's investment policy statement (IPS) OnDemand access to Private Wealth Management team Collaboration with client's outside advisors as needed Advanced Client portal, goals and reporting experience Inclusion of any available life coaching, financial literacy, and concierge services | | | |
| Pricing Features, Yearly Minimum Fee | <ul style="list-style-type: none"> Fees are eligible to be "stacked" based on total wealth management relationship Fees are eligible for further discounts when bundled with other CNB services & products | \$5,000 | \$1,000 (Cash & Equivalents Only) | \$10,000 (Advisory) | \$5,000 (Fixed Income Only Advisory) |

1. All "Pricing Features" are subject to change dependent on circumstances, please ask a Private Wealth Advisor or Trust Officer for more information.

| | Custody Only | Cash and Equivalents Only | Advisory (Includes Custody) | Fixed Income Only Advisory (Includes Custody) |
|---------------------|--------------|---------------------------|--------------------------------|--|
| First 2MM | 0.30% | 0.30% | 1.00% | 0.65% |
| Next \$3MM | 0.15% | 0.15% | 0.80% | 0.45% |
| Next \$10MM | 0.12% | 0.12% | 0.60% | 0.35% |
| Balance Over \$15MM | 0.08% | 0.08% | 0.30% | 0.20% |

How Private Wealth Advisory Services Fees Are Calculated and Collected

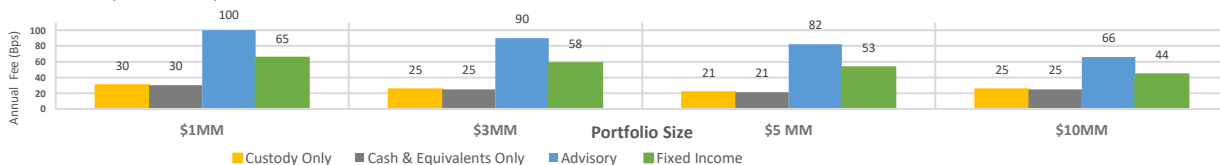
On a monthly basis, City National Bank will calculate custody/advisory fees [1] based on average daily balance (2) of the assets held in the portfolio for the previous month.

(1) Minimum fees are calculated in parallel to the standard custody/advisory fee and are only taken on a monthly basis assuming the calculated tiered custody/advisory fee falls below 1/12 of the Yearly Minimum Fee amount. As such monthly fees will be assessed based on the greater of the calculated tiered custody/advisory fee or 1/12 of the Yearly Minimum Fee.

(2) The average daily balance is calculated by adding the market value in the account for each day of the period and dividing that figure by the number of days in the period.

Example of Different Fee Scenarios

The following tables illustrate examples fee calculations at various different funding levels for custody, advisory, and advisory fixed income accounts. For further details regarding specific fee calculations can be provided by City National Bank upon client request



What Our Fiduciary Services Schedule of Fees Does Not Cover

Private Wealth Advisory fees do not cover brokerage fees, third-party investment manager fees (e.g., funds, separate account managers, subadvisors), any third-party professional services fees (e.g., accountants, attorneys, appraisers, etc.), wire transfer fees, or check fees. Separate charges may be incurred based on time and effort required to handle unique requests and the handling of special assets. In those unique circumstances, CNB will attempt to obtain prior client approval before engaging in any such activities. See Relationship Agreement's section titled Service Charges / Fees for more information. In scenarios where an account is managed within City National's Unified Managed Account (UMA) platform separate fees may apply. Please ask a Private Wealth Advisor or Trust Officer for more information regarding the benefits/appropriateness of UMA Overlay strategy for your situation.

Important Notes

- The legal name, Social Security or Federal Identification number or for non-US persons a Government-issued ID Number (e.g., cedula or passport), date of birth (natural persons), and physical address for each account owner must be furnished to CNB, for CNB to comply with Know Your Customer requirements.
- CNB may change pricing from time to time by providing the account owners with reasonable written notice of a price change. The actual fees charged are reflected on your account statement or notification provided. Other activity charges and fees may apply.

Not insured by the FDIC; • not deposits or obligations of the bank or its affiliates; • not guaranteed by the bank or its affiliates; and • are subject to investment risk, including possible loss of principal.