



## Wealth Advisory Schedule of Fees

### ACCOUNT FEATURES AND FEES SUMMARY

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

Advisory Services Fees			
Core Services Overview	<ul style="list-style-type: none"> <li>Goals based financial planning executed by the Wealth Advisory team.</li> <li>Creation of customized Investment Policy Statement (IPS).</li> <li>Ongoing discretionary portfolio/investment management in accordance to stated goals as outlined in the IPS.</li> </ul>		
	<ul style="list-style-type: none"> <li>Fees are eligible to be combined and pro-rated between several accounts so long as they are on the same fee schedule.</li> <li>Fees are eligible for further discounts when bundled with other CNB services &amp; products.</li> </ul>		
Pricing Features <sup>1</sup>			
Annual Minimum Fee	\$1,000 (Cash & Equivalents Only)	\$10,000 (Investment Advisory)	\$5,000 (Fixed Income Only Advisory)

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

### ANNUAL TIERED FEE SCHEDULE

	Cash & Equivalents Only	Investment Advisory	Fixed Income Only Advisory
First \$2MM	0.30%	1.00%	0.65%
Next \$3MM	0.15%	0.80%	0.45%
Next \$10MM	0.12%	0.60%	0.35%
Balance Over \$15MM	0.08%	0.30%	0.20%

#### How Private Wealth Advisory Services Fees Are Calculated and Collected

For advisory services, on a monthly basis, CNB will calculate its fees based on the average daily balance of the assets held in the portfolio for the previous month. Fees will be debited from the account's available cash balance or other designated CNB depository account.

#### What Our Advisory Services Schedule of Fees Do Not Cover

Private Wealth Advisory fees are in addition to 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, tax preparation or reporting fees, etc.), wire transfer fees or check fees, as applicable.

CNB manages accounts on a discretionary basis utilizing one or more unaffiliated investment management firms ("Unaffiliated Managers"). Each of the Unaffiliated Managers shall be compensated from the assets of the account or sub-account managed by it. The fees of the Unaffiliated Managers are in addition to those of CNB, and CNB does not participate in any fees paid to the Unaffiliated Managers. CNB also invests in certain investment companies or funds (such as mutual funds) which are subject to third party investment management fees. CNB does not participate in such fees.

This fee schedule is subject to change from time to time following advance notice.

**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.**

As of September 2023



## Custody Account Schedule of Fees

### ACCOUNT FEATURES AND FEES SUMMARY

City National Bank of Florida's ("CNB") Custody Services are designed to comprehensively serve our client's unique private wealth needs. The summary below outlines key features and applicable fees for the custody relationship available at CNB.

Custody Only	
<b>Core Services Overview</b>	<ul style="list-style-type: none"> <li>• Safekeeping of assets in "Nominee Name".</li> <li>• Collection, processing, and remittance of all security income and interest payments.</li> <li>• Securities transactions: purchases, sales, processing, and settlements as directed by clients.</li> <li>• Available lines of credit collateralized by assets under custody.</li> </ul>
<b>Pricing Features<sup>1</sup></b>	Fees are eligible for discounts when bundled with other CNB services & products.
<b>Annual Minimum Fee</b>	\$5,000

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

### ANNUAL TIERED FEE SCHEDULE

Custody Only	
First \$2MM	0.30%
Next \$3MM	0.15%
Next \$10MM	0.12%
Balance Over \$15MM	0.08%

#### How Private Wealth Custody Services Fees Are Calculated and Collected

For custody services, on a monthly basis, CNB will calculate its fees based on the average daily balance of the assets held in the portfolio for the previous month. Fees will be debited from the account's available cash balance or other designated CNB depository account, as applicable.

#### What Our Custody Schedule of Fees Do Not Cover

CNB fees are in addition to brokerage fees and commissions, any third-party professional services fees (e.g., accountants, attorneys, appraisers, tax preparation or reporting fees, etc.), wire transfer fees or check fees as applicable. Services for administration of special assets or liabilities (i.e., real estate, notes, contracts, and partnership interests) or for extraordinary work may be subject to alternate fee schedules that reflect the time, effort, and responsibility involved.

This fee schedule is subject to change from time to time following advance notice.

**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.**