

FIDUCIARY ADVISORS INC.

REGISTERED INVESTMENT ADVISOR

Personal Trust Annual Fee Comparisons

Institution:	Central Trust & Investment Company August, 2009		Commerce Trust Company February, 2008		Enterprise Trust February, 2005		First Bank October, 2007		Northern Trust April, 2006		U.S. Bank June, 2009		U.S. Trust Bank of America June, 2008	
	Market Value	Fee	Rate	Fee	Rate	Fee	Rate	Fee	Rate	Fee	Rate	Fee	Rate	Fee
\$500,000	\$5,000	1.00%	\$6,400	1.28%	\$5,000	1.00%	\$6,250	1.25%	\$12,500	2.50%	\$6,750	1.35%	\$12,500	2.50%
\$750,000	\$7,500	1.00%	\$7,900	1.05%	\$7,500	1.00%	\$8,750	1.17%	\$12,500	1.67%	\$9,875	1.32%	\$12,500	1.67%
\$1,000,000	\$10,000	1.00%	\$10,400	1.04%	\$10,000	1.00%	\$11,250	1.13%	\$12,500	1.25%	\$13,000	1.30%	\$12,500	1.25%
\$1,500,000	\$13,750	0.92%	\$14,150	0.94%	\$14,000	0.93%	\$15,000	1.00%	\$16,500	1.10%	\$18,750	1.25%	\$18,750	1.25%
\$2,000,000	\$17,500	0.88%	\$17,900	0.90%	\$18,000	0.90%	\$18,750	0.94%	\$20,500	1.03%	\$24,500	1.23%	\$25,000	1.25%
\$2,500,000	\$20,000	0.80%	\$20,900	0.84%	\$22,000	0.88%	\$22,500	0.90%	\$24,500	0.98%	\$28,750	1.15%	\$29,500	1.18%
\$3,000,000	\$22,500	0.75%	\$23,900	0.80%	\$26,000	0.87%	\$26,250	0.88%	\$28,500	0.95%	\$33,000	1.10%	\$34,000	1.13%
\$3,500,000	\$25,000	0.71%	\$26,900	0.77%	\$29,250	0.84%	\$29,500	0.84%	\$32,000	0.91%	\$36,000	1.03%	\$38,500	1.10%
\$4,000,000	\$27,500	0.69%	\$29,900	0.75%	\$32,500	0.81%	\$32,750	0.82%	\$35,500	0.89%	\$39,000	0.98%	\$43,000	1.08%
\$4,500,000	\$30,000	0.67%	\$32,900	0.73%	\$35,750	0.79%	\$36,000	0.80%	\$39,000	0.87%	\$42,000	0.93%	\$47,500	1.06%
\$5,000,000	\$32,500	0.65%	\$35,900	0.72%	\$39,000	0.78%	\$39,250	0.79%	\$42,500	0.85%	\$45,000	0.90%	\$52,000	1.04%
\$6,000,000	\$37,500	0.63%	\$40,900	0.68%	\$44,000	0.73%	\$44,250	0.74%	\$47,500	0.79%	\$50,000	0.83%	\$58,000	0.97%
\$7,000,000	\$42,500	0.61%	\$45,900	0.66%	\$49,000	0.70%	\$49,250	0.70%	\$52,500	0.75%	\$55,000	0.79%	\$64,000	0.91%
\$8,000,000	\$47,500	0.59%	\$50,900	0.64%	\$54,000	0.68%	\$54,250	0.68%	\$57,500	0.72%	\$60,000	0.75%	\$70,000	0.88%
\$9,000,000	\$52,500	0.58%	\$55,900	0.62%	\$59,000	0.66%	\$59,250	0.66%	\$62,500	0.69%	\$65,000	0.72%	\$76,000	0.84%
\$10,000,000	\$57,500	0.58%	\$60,900	0.61%	\$64,000	0.64%	\$64,250	0.64%	\$67,500	0.68%	\$70,000	0.70%	\$82,000	0.82%

Additional fees included in the estimates calculated above:

Minimum	\$2,000	\$6,000	\$3,000	\$12,500	\$3,000	\$12,500
Administration	N/A	\$400	N/A	N/A	\$500	N/A

Assumptions and other fee information:

Rates used in the above calculations were obtained from schedules produced by the service provider for investments in securities that are non-proprietary, have readily available market values held in personal or trust accounts (excluding irrevocable trusts). Consult the provider's fee schedule for full description of all other fees, which may include:

- * Reductions for investments in proprietary funds of the service provider.
- * Increases for investments in real estate, notes, mortgages, closely held business interests or other special assets.
- * Additional fees for services related to irrevocable trusts.
- * Additional fees for administrative services, such as: bill paying, distributions, preparation of fiduciary tax returns, termination or for services that are unusual or out of the ordinary in nature.