

Bank of America Charitable Gift Fund

Fee Schedule

With the Bank of America Charitable Gift Fund, you can do more with your giving, letting you focus on what's important — the causes that matter most to you.

WHEN YOU USE THE CHARITABLE GIFT FUND, YOU CAN:

Make the most of your tax advantages — Receive an immediate tax deduction for your contributions to your account and take advantage of tax-free, compounding investment returns.

Benefit from our experience to expand your giving — From our team of philanthropic and specialty asset management specialists, we will work with you to maximize your giving and help ensure that it fits within your broader wealth management plan.

Simplify your giving and lessen your administrative burden — Enjoy convenient online tools to manage your account, and we'll handle all the administrative details, freeing you to devote your energy to your causes.

Charitable Gift Fund accounts are charged separate administrative and investment fees.

Annual Administrative Fees

Account Balance*	\$0-\$100,000	\$100,001-\$500,000	\$500,001-\$1,000,000	\$1,000,001-\$2,500,000	\$2,500,001-\$5,000,000	\$5,000,001-\$10,000,000	\$10,000,000-\$20,000,000	\$20,000,000-\$50,000,000	\$50,000,000+
Annual Charge	0.90%	0.75%	0.50%	0.35%	0.25%	0.15%	0.12%	0.10%	CUSTOM

Investments are charged an annual investment management fee by Bank of America Private Bank of 0.12%; one-twelfth of this fee is charged monthly based upon the market value of investments in the Donor's Bank of America Charitable Gift Fund account. The cash positions within each investment objective are held in the BlackRock Liquidity FedFund (BUPXX). The total investment management fee charged to an investment objective may vary due to construction of the portfolio. In addition to the investment management fee, Donor accounts are assessed fund fees by the mutual funds, Exchange Traded Funds (ETFs), and separately managed accounts comprising the account's investment portfolio. Examples of this fee structure and estimates of the breakdown of the investment management fee and the fund level fee that may be charged to a Donor's account are provided in the chart below. Estimates of the fees are calculated using a weighted, blended average of the funds and investment management fees for the funds in each investment objective. The fee rates reflected on that chart are for illustration purposes only and are estimates based on investment objectives and on fund fees as of February 16, 2024.

*Minimum Initial Contribution is \$25,000. **Please note that the annual charge is a flat rate applied back to the first dollar in the account.**

Annual Investment Fees	Sustainable			Passive		
	Estimated Fund Fees	Private Bank Investment Management Fee	Estimated Total	Estimated Fund Fees	Private Bank Investment Management Fee	Estimated Total
Principal Preservation	0.17%	0.12%	0.29%	---	---	---
All Fixed Income	0.08%	0.12%	0.20%	0.05%	0.12%	0.17%
Current Income	0.09%	0.12%	0.21%	0.07%	0.12%	0.19%
Balanced Income	0.08%	0.12%	0.20%	0.07%	0.12%	0.19%
Balanced	0.09%	0.12%	0.21%	0.07%	0.12%	0.19%
Balanced Return	0.10%	0.12%	0.22%	0.08%	0.12%	0.20%
Balanced Appreciation	0.11%	0.12%	0.23%	0.08%	0.12%	0.20%
Appreciation	0.12%	0.12%	0.24%	0.09%	0.12%	0.21%

NOTES TO THE BANK OF AMERICA CHARITABLE GIFT FUND FEE SCHEDULE

The following notes apply to the fee schedule associated with the account in addition to the terms set forth in the attached schedule. For additional information, please contact the account officer. Bank of America Private Bank collects fees as follows unless otherwise required by law or regulation or by other written agreement:

Frequency of Valuation and Billing. Private Bank will calculate and deduct fees monthly based on the account value as of the prior month-end. For new accounts, fees will be charged as of the end of the first month following the initial receipt of an account opening balance. The fee calculation will not be adjusted or pro-rated for account additions and withdrawals occurring during the fee billing period.

Fees are Subject to Change. Private Bank reserves the right to change fees as allowed by applicable law. Private Bank also reserves the right to change either the length of the billing period or the frequency of valuation.

Fees May Vary. The fee schedule for accounts may vary where dictated by law or regulation. Fees may also vary based on services provided.

Specialized Services. Separate fees and fee schedules may apply for specialized services, including, without limitation, real estate services, timberland services or farm and ranch management, closely held business interests, oil and gas services, notes and mortgage administration, alternative assets, private placements and private equity.

Extraordinary Fees. Additional charges for extraordinary or unusual management or administrative services based upon the time, cost, complexity and responsibility involved may be charged to the account.

Out of Pocket and Third-Party Expenses. Out-of-pocket and third-party expenses will be charged to the account if and when incurred. Such expenses include, but are not limited to, travel expense, brokerage commissions, transfer fees and taxes, appraisal fees, attorneys' fees, property and liability insurance premiums for specialty assets, ad valorem tax consultant fees, third party investment and property management fees, costs of registered mail or courier services, foreign exchange fees, sub-advisors, sub-custodians including sub-custodian transaction fees and similar items. Such expenses may be paid to affiliates of U.S Trust.

Float. Private Bank may earn revenue on funds awaiting investment, settlement or distribution. This revenue constitutes additional compensation to Private Bank.

Deduction of Fees. Private Bank will deduct fees and expenses from the account at Private Bank as designated unless otherwise agreed in writing.

Mutual Fund Investments. For information on the treatment of fees attributable to investment in certain mutual funds, please refer to the Mutual Fund Fee Disclosure Statement.

Non-deposit investments, including mutual funds, are not bank deposits. They are not FDIC insured and may lose principal value.

Bank of America, Merrill, their affiliates, and advisors do not provide legal, tax or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions.

Donor-advised fund management is provided by Bank of America Private Bank, a division of Bank of America, N.A., Member FDIC and a wholly owned subsidiary of Bank of America Corporation ("BofA Corp."). Trust, fiduciary, and investment management services are provided by wholly owned banking affiliates of BofA Corp., including Bank of America, N.A. and its agents. Brokerage services may be performed by wholly owned brokerage affiliates of BofA Corp., including Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill"). Merrill is a registered broker-dealer, a registered investment adviser and [Member SIPC](#).

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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