



Comparison of Active and Inactive Trusts

	Active	Inactive
Trust documents	Appropriate First- or Third-Party Trust Agreements and accompanying documents must be completed.	
Enrollment fee	\$750 - First Party trusts may qualify for a reduced enrollment fee based on the initial deposit and the Life Beneficiary's annual gross income.	\$100
Minimum deposit	\$500 plus Enrollment Fee	\$100 plus Enrollment Fee
Activation	Account is active at opening	Account will convert to active when a deposit is made that establishes an account balance greater than \$500. Remainder of enrollment fee (applicable enrollment fee minus \$100) is deducted when trust becomes active
Minimum required balance	\$500	\$100
Account number and statements	Trust ID Number is assigned at opening Quarterly trust account statements	None
Fees	Fees are assessed on a monthly basis	No fees are charged
Investments	Account is invested per directive in the trust agreement and consistent with MSNT policy	Not invested
Amendments to Trust Language	MSNT reserves the right to amend the trust agreement documents to comply with applicable federal and state statutes and regulations.	
Notification Requirements	MSNT should be notified of status changes including but not limited to: <ul style="list-style-type: none"> • Address or contact information changes for Life Beneficiary, Donor(s) or Co-Trustee(s) • Death of named Donor(s), Co-Trustee(s), Life Beneficiary or Remainder Beneficiary • Appointment of guardian, conservator or other legal status changes for Life Beneficiary 	