

JOINDER AGREEMENT

Note: Please read this Joinder Agreement carefully before you sign it. You may consult an attorney of your choice prior to signing this document.

This Joinder Agreement is made between _____ (the "Grantor") and Elder Law of Michigan, Inc., as Trustee of the Flint Water Cases Special Needs Pooled Trust (the "Trustee"). The Flint Water Cases Special Needs Pooled Trust Agreement dated _____, 2023 (the "Trust Agreement") is incorporated as if fully set forth herein, and the Trust Agreement and this Joinder Agreement, including Schedule A (Investment Policy Statement), constitute a single integrated instrument. Conforming amendments to this Joinder Agreement shall be made contemporaneously with any amendments to the Trust Agreement approved by the Courts. The capitalized terms in this Joinder Agreement have the same meanings as those same capitalized terms have in the Trust Agreement.

Grantor and Trustee understand and agree that Trustee will pool all Monetary Awards the Courts and Claims Administrator allocate to the Flint Water Cases Special Needs Pooled Trust for efficiencies in administration and investment management.

By this Joinder Agreement, Grantor establishes a separate Trust share (a "Sub-Account") for the sole current benefit of the Beneficiary in the amount of the Beneficiary's Monetary Award, and Trustee agrees to receive and administer the Sub-Account for the sole current benefit of the Beneficiary as provided by the Trust Agreement.

INFORMATION CONCERNING GRANTOR AND BENEFICIARY:

Name of Grantor:

(The Grantor is a parent, grandparent, Guardian of a Beneficiary, the Beneficiary, or any person authorized to execute this Joinder Agreement on behalf of a court.)

Grantor's legal authority to sign on behalf of Beneficiary: _____

(If Grantor is a court-appointed Guardian, please provide a copy of the Letters of Guardianship or Conservatorship.)

Name of Beneficiary: _____

Birthday (m/d/yyyy): _____

Social Security No.: _____

Medicaid Card No.:

List all other forms of government assistance that Beneficiary receives:

If Beneficiary is covered under any policy of health insurance, what is the insurer's name and address, and what is the policy number?

Insurer: _____

Address: _____

Policy No. _____

If Beneficiary is covered under any prepaid funeral or burial insurance plan, what is the insurer's name and address, and what is the policy number?

Insurer: _____

Address: _____

Policy No. _____

What is the nature of Beneficiary's disability? _____

Distribution of Sub-Account upon Beneficiary's death:

Article VII of the Trust Agreement provides that upon Beneficiary's death, following payment of final expenses of administration, any assets remaining in Beneficiary's Sub-Account shall be deemed to be surplus Trust property and shall be retained by the Trust. However, Grantor can elect to have any assets remaining in Beneficiary's Sub-Account, following the payment of final expenses of administration, first be used to repay to any state(s) which has provided medical assistance through Medicaid to Beneficiary up to the amount of such medical assistance services so provided, and to then distribute any remaining assets of the Sub-Account to those persons who would be Beneficiary's heirs and in those shares determined as provided by the Estates and Protected Individuals Code as is exists at that at time (the "Medicaid Payback").

Grantor elects the Medicaid Payback: _____(initial here to elect).

Source of funds: Identified in Flint Water Cases Amended Settlement Agreement dated November 16, 2020 ("ASA")

Initial Sub-Account Funding Amount: \$ _____

The undersigned Grantor and Trustee sign this Joinder Agreement on this _____ day of _____ 20____

GRANTOR'S SIGNATURE:

ACCEPTED BY Elder Law of Michigan, Inc., as Trustee:

Printed Name.....
By _____
Printed Name.....
Its:.....
Date: _____

AGREEMENT TO ESTABLISH SUB-ACCOUNT FOR BENEFICIARY

Grantor, by virtue of signing this Joinder Agreement, intends to establish a Sub-Account for the Beneficiary and confirms by Grantor's signature below that:

1. Grantor was provided a true and correct copy of the Trust Agreement and Joinder Agreement.
2. Prior to signing this Joinder Agreement, Grantor reviewed the Trust Agreement and Joinder Agreement with Grantor's or Beneficiary's attorney or was advised of the opportunity to have the Trust Agreement and this Joinder Agreement reviewed by Grantor's or Beneficiary's attorney.
3. Grantor has read, understands, and agrees to be bound by the terms of the Trust Agreement attached to this Joinder Agreement and integrated into this Joinder Agreement.
4. Grantor has reviewed, understands and agrees to be bound by the Investment Policy Statement (IPS) setting forth the investment objectives identified in Schedule A to this Joinder Agreement. Grantor understands Trustee may revise the IPS from time to time. Trustee, in Trustee's discretion, may request approval by the Courts of any revisions, and the Courts may direct Trustee to present Trustee's IPS revisions for review and approval by the Courts. Trustee shall provide copies of revisions to the IPS within 28 days of adoption to the Courts and to Grantor. IPS revisions shall be incorporated automatically into this Joinder Agreement.
5. Grantor understands the Trust is a pooled trust governed by the laws of the State of Michigan, in conformity with 42 USC 1396p(d)(4)(C), and the Sub-Account is being

established for the sole current benefit of the Beneficiary.

6. Trustee, its agents and employees and their heirs and legal and personal representatives are not liable to the Grantor or Beneficiary for its acts as Trustee except for Trustee's willful misconduct, abuse of discretion, actions in bad faith or in reckless disregard for the purposes of the Trust all as finally determined by a court of competent jurisdiction.
7. The investment, expenditure, and distribution of funds from the Beneficiary's Sub-Account on behalf of the Beneficiary are within Trustee's sole discretion.
8. The income of a Beneficiary's Sub-Account is taxable to the Beneficiary, and, upon request by the Beneficiary and in Trustee's sole discretion, such income taxes may be paid from the Beneficiary's Sub-Account.
9. The Courts may amend the Trust Agreement from time to time. Grantor acknowledges that amendments adopted after the execution of this Joinder Agreement automatically will be incorporated into this Joinder Agreement and the administration of the Sub-Account established by this Joinder Agreement.

SCHEDULE A
TO JOINDER AGREEMENT

FLINT INVESTMENT POLICY FOR SPECIAL NEEDS POOLED TRUST ACCOUNT

I. Purpose, and Assignment of Responsibilities

The purpose of this document is to provide greater clarification and direction to the Huntington National Bank in managing the Special Needs Pooled Trust which was established pursuant to the [insert date] Opinion and Order Granting Final Approval to the Amended Settlement Agreement dated November 16, 2020 ("MSA").

Section 3.1 of the Trust provides that the general intent of the Special Needs Pooled Trust is to enable individuals with disabilities to create, establish, preserve, or expand their eligibility for Government Benefits and that the Trust be administered with the primary intent of providing for a Beneficiary's supplemental needs.

II. General Objectives and Policies

The Trust assets shall be for the sole benefit of those members of the Flint Water Settlement who are included in the Special Needs Trust.

The principle reason for the policy statement is to provide a well thought out framework from which sound investment decisions can be made and to guide the management of the assets toward the desired results. The investment policy statement for the Special Needs Pooled Trust is intended to allow for sufficient flexibility in the management process to capture investment opportunities; yet provide parameters that will ensure prudence and care in the execution of the investment program.

The assets will be managed according to the Prudent Investor Rule as defined within applicable statutes of the State of Michigan.

III. Asset Allocation Decisions

The Trust's allowable ranges among various asset classes shall be set forth within this Investment policy statement. Additionally, asset allocation decisions shall be guided by the following factors. This list is not intended to be all inclusive.

- Historical performance of capital markets;
- Expectations of future short and long-term capital market performance;
- The correlation of returns and risk among relevant asset classes;
- Possible effect of inflation or deflation;
- Interest rate outlook;
- Fiscal and monetary policy;
- Liquidity needs;
- Volatility of specific investments or market in general; and
- General and forecasted economic expectations.

IV. Special Needs Pooled Investments

The Trust will be invested in a Moderate-Income investment objective, which seeks to provide a balance between growth and income from the investments with a slight bias to current income. This objective seeks to achieve moderate returns and as a result may see some short-term volatility in the portfolio.

V. Special Needs Asset Allocation Policy

Investment Objective: Moderate Income

Minor Child Investment Pool		
Asset Class	Strategic Allocation (%)	Allowable Ranges(%)
U.S. Equity	34%	25-45%
International Equity	6%	0-12%
Fixed Income	58%	45-75%
Alternative Investments	0%	0-10%
Real Assets	2%	0-7.5%
Money Market	0%	0-20%

VI. Duties and Investment Discretion of Huntington

Huntington has discretion to purchase, sell, or hold specific securities that will be used to help meet the Trust's investment objectives. Huntington also has the discretion to shift the asset mix within allowable ranges between U.S. and international equities, fixed income, alternatives and cash equivalents as detailed in Sections V-VIII.

Huntington, as a legal fiduciary, does not invest in proprietary investments. As a firm, Huntington utilizes an open-architecture platform and approach to eliminate real or perceived conflicts of interest in the investment process.

Huntington is responsible for adhering to the stated investment policy, objectives, and guidelines; selecting acceptable investments; measuring and evaluating investment performance and separate account managers; voting proxies and other tasks as deemed appropriate.

Investments will be made for the sole purpose of providing investment returns to further the investment objectives of the Special Needs Trust. The portfolio of asset diversification is to help control risk by providing reasonable assurance that a single security, class of securities, or investment style does not affect the portfolio's aggregate results disproportionately.

The investment policy statement shall be adhered to by Huntington; however, if from time to time an exception, temporary or otherwise, to the guidelines shall be deemed appropriate, Huntington may seek review and approval by the Court to modify the investment policy statement. This may include significant assets shifts, major changes to our economic outlook and investment strategy, or any other factors which may have a material effect on implementing the investment objective.

VII. Prohibited Investments

Huntington is prohibited from directly investing in or having physical ownership of commodities, real estate, private placements, letter stock, venture capital, options/futures, or engage in short sales and margin transactions. Securities lending is also prohibited. Investment selection and market timing are not permitted for the sole purpose of speculation.

Notwithstanding the above, Huntington may engage in the above types of investments by investing in pooled hedge funds, mutual funds, exchange traded funds, private equity funds including unregistered investment funds and other diversified alternative or special investments.

VIII. Permissible Investments

Common and Preferred Stock

1. Stocks may be purchased from any stock exchange, as well as the over the counter market.
2. Preferred stock must be rated BBB-/Baa- or better by Standard and Poors/Moody's at the time of purchase
3. Mutual funds, exchange traded funds, separate manager accounts or similar vehicles can be used to broaden equity diversification.
4. At the time of purchase, equity in one issuer shall not exceed 5% of the pools total assets or exceed 5% of the benchmark weight (whichever is greater).
5. Stock investments should be well diversified across multiple sectors.

Fixed Income Investments

1. Must be rated BBB-/Baa- or better by Standard and Poors/Moody's at the time of purchase.
2. The investment grade portfolio shall maintain an average quality rating of A or better.
3. A single bond issuer shall not exceed 5% of the fund's total assets at the time of purchase with the exception of obligations of the U.S. government and its agencies.
4. Mutual funds, exchange traded notes, separate manager accounts or similar vehicles can be used to enhance diversification to allow for categories such as high yield, global, treasury inflation protected securities, convertible bonds, etc.

Alternatives

1. Alternative investments are allowed only as part of a fund of funds approach in order to spread risk across multiple strategies and to achieve downside protection and consistency of returns within the portfolio. The objective of investing in alternative investments is to diversify the portfolio, complementing traditional equity and fixed income investments.
2. It is acknowledged that alternatives are less transparent than traditional investments and that liquidity in such investments is usually significantly limited. Liquidity constraints, including lockup provisions and redemption or withdrawal fees, must be taken into consideration when making allocations to such investments.

Cash Equivalents

1. Commercial paper and certificate of deposit issuers must be rated A1 *IP1* at the time of purchase.
2. Final maturities shall not exceed 1 year.
3. Each issuer shall not exceed 5% of the total assets under management with the exception of treasuries, federal agencies, bank deposit and money market investments.

IX. Benchmarks and Performance Measurement

The investment performance of the asset class components will be measured against commonly accepted performance benchmarks. The intent is to evaluate performance over a complete market cycle (generally 3-5 years). The asset class components should seek to achieve a total return that ranks above the median (top 50%) of their index and/or peer group. Consideration shall be given to the extent to which the investments results are consistent with the investment objectives, goals, and allocation guidelines set forth in this policy statement.

Performance benchmarks are as follows:

Asset Class	Benchmark
U.S. Large Cap Core	S&P 500 Russell 1000 Core
U.S. Large Cap Value U.S. Large Cap Growth	Russell 1000 Value Russell 1000 Growth
U.S. Small/Mid Cap Core U.S. Small/Mid Cap Value U.S. Small/Mid Cap Growth	Russell 2000/2500 Russell 2000/2500 Value Russell 2000/2500 Growth
All Cap Value All Cap Growth	Russell 3000 Value Russell 3000 Growth
International Equity	MSCI/EAFE
Emerging Market Equity	MSCI Emerging Markets
Fixed Income	Barclays Capital U.S. Aggregate Bond Total Return in U.S. Dollars
High Yield	Barclays Capital U.S. Corporate High Yield 2% Issuer Capital Total Return
Global Bonds	Barclays Global Aggregate Bond Index
Bank Loans	Barclays Capital Bank Loan Total Return in U.S. Dollars
Commodities	S&P GSCI Commodity Index
Natural Resources	S&P Natural Resources
Real Estate	Wilshire REIT Index
Hedge Funds	HFRI Fund of Funds Diversified Total Return Index
Cash Equivalents	3 Month Treasury Bill

LEGAL DISCLOSURES

PLEASE READ CAREFULLY

When permitted by law, Huntington National Bank may receive compensation in exchange for certain services (e.g. administrative services) we provide to various mutual funds which may be held in the Account. This compensation is paid to us either directly from the mutual fund or its affiliates or through Huntington's clearing broker and will not reduce the compensation Huntington is entitled to receive from the Account. Compensation earned varies by mutual fund. The fees paid by mutual funds are described in the prospectuses and the statements of additional information for the respective mutual funds. The fees are expenses of the mutual funds and are reflected in the investment returns which are quoted net of all expenses.

Huntington may receive research and services and other indirect soft dollar compensation from certain broker-dealers. Soft dollar arrangements are when an investment adviser receives products and services, other than execution of trades, from a broker in return for utilizing that broker for client security transactions. These products and services may include research reports, financial models, access to corporate executives and industry or sector analysts and access to research conferences, etc., and are purchased with brokerage commissions (or mark-ups or mark-downs in the case of permitted riskless principal transactions by dealers). When we receive credits for client commissions to then obtain research reports, industry reviews and similar products and services, Huntington receives a benefit because we do not have to produce or pay for those products or services. However, those products and services are used to provide services to you and our managed accounts. We have adopted processes and procedures for entering into and monitoring soft dollar arrangements to manage any conflict of interest and ensure our use of soft dollars is consistent with our duty to seek best execution for you. Huntington also determines, in good faith, that the compensation paid for soft dollar products and services is reasonable in relation to the value of the research and brokerage received. When Huntington selects brokers, we consider, among other factors, whether a broker has furnished statistical, research or other information or services which enhance our investment research and management capability for our clients' accounts. Huntington may agree to a commission that exceeds the commission which another broker would have charged for effecting the transaction, but only if we determine in good faith that the commission charged was reasonable in relation to the value of both the brokerage and research services provided viewed in terms of both your account and all of our managed accounts.

Huntington National Bank provides cash management services, which sweep uninvested cash into a designated money market or similar fund. Third-party money market funds may be used for the temporary investment of cash. Information regarding money market funds is available in the funds' prospectuses. Also available for this purpose are bank deposit products (such as the Huntington Conservative Deposit Account). Bank deposit products are interest-bearing accounts with Huntington, which are insured up to the applicable FDIC limit and Huntington may be required to set aside collateral to secure that portion of an account balance in excess of the applicable FDIC limit. The interest rate may change periodically. There are no fees associated with an investment in a bank deposit product. There are no prospectuses associated with these bank deposit products. Huntington will benefit from these deposits in much the same way that it benefits by receiving deposits generally, that is, by receiving the benefit of the spread between the interest rate it pays on deposits and the interest rate it receives on loans and investments. This spread is known as the "net interest margin".

Special Provisions for accounts that qualify for pass-through insurance. If your account utilizes a bank deposit account (such as the Huntington Conservative Deposit Account) for cash management services, and that account holds funds on behalf of others, those persons are sometimes referred to as the beneficial owner(s) of the funds in the account (for example you are acting as an agent, nominee, guardian, executor, custodian or funds held in some other capacity). Those beneficial owners may be eligible for "pass-through" insurance from the FDIC. This means the account could qualify for more than the standard maximum deposit insurance amount (currently \$250,000 per depositor in the same ownership right and capacity). Your account has transactional features as defined in § 370.2(j) of the FDIC's Rules and Regulations at <https://www.fdic.gov/regulations/laws/rules/2000-9200.html#fdic2000prnl.170.2>. Accordingly, you as the account holder must be able to provide a record of the interests of the beneficial owner(s) in accordance with the FDIC's requirements as specified below.

The FDIC has published a guide that describes the process to follow and the information you will need to provide in the event we fail. In addition, the FDIC published an Addendum to the guide, section VIII, which is a good resource to understand the FDIC's alternative recordkeeping requirements for pass-through insurance. The Addendum sets forth the expectations of the FDIC to demonstrate eligibility for pass-through insurance coverage of any deposit accounts, including those with transactional features. The Addendum will provide information regarding the records you should keep on the beneficial owners of the funds, identifying information for those owners, and the format in which to provide the records to the FDIC upon our failure. You must be able to provide this information within 24 hours after the appointment of the FDIC as receiver in order to receive payment for the insured amount of pass-through deposit insurance coverage as soon as possible. That information can be accessed on the FDIC's website at <https://www.fdic.gov/dcnosi1/deposits/brokers/part-370-nppendix.html>. You have an opportunity to validate the capability to deliver the required information in the appropriate format so that a timely calculation of deposit insurance coverage can be made, and if you would like to do so, please contact us.

You agree to cooperate fully with us and the FDIC in connection with determining the insured status of funds in such accounts at any time. In the event of our failure, you agree to provide the FDIC with the information described above in the required format within 24 hours of that event. As soon as the FDIC is appointed, a hold may be placed on your account so that the FDIC can conduct the deposit insurance determination; that hold will not be released until the FDIC determines that you have provided the necessary data to enable the FDIC to calculate the deposit insurance. You understand and agree that your failure to provide the necessary data to the FDIC may result in a delay in receipt of insured funds and legal claims against you from the beneficial owners of the funds in the account. If you do not provide the required data, your account may be held or frozen until the information is received, which could delay when the beneficial owners would receive funds. Notwithstanding other provisions in any agreement with us, this provision survives after the FDIC is appointed as our receiver, and the FDIC is considered a third party beneficiary of this section.

Note, by using your account, you agree to the terms in this provision, even if this negative consent conflicts with any other agreement you have with us. You may choose to close your account if you do not wish to consent.

Class Action Settlement Charges: Huntington National Bank files class action claims on behalf of holders for open and closed accounts upon receipt of a notice of litigation. A fee may be assessed from the settlement received to defray associated processing costs incurred.

Investment of Fiduciary Funds in Syndicate Securities: Unless prohibited by law or the governing instrument, Huntington may, in its fiduciary capacity, purchase bonds or other securities from a licensed securities dealer that are underwritten or otherwise distributed by Huntington or by a syndicate that includes Huntington or an affiliate of Huntington.

Market values and estimated income figures are not guaranteed but do come from reliable sources. For securities traded on a major exchange, market values are priced as of the statement date as provided by various pricing services. The method and frequency of pricing assets not traded on major exchanges varies depending on the type of asset; therefore, the price shown on your statement may not be a current value as of the statement date.

If your account is governed by the laws of the State of Florida: This report details activity in your account. Please contact your administrative officer with any questions you have about matters covered in this report. Pursuant to Florida law, we are hereby advising you that, should you find it necessary, you have six (6) months from the date of issuance of this report to commence a judicial proceeding regarding matters disclosed in this report.

If your account is governed by the laws of the State of Indiana: This report details activity in your account. Please contact your administrative officer with any questions you have about matters covered in this report. Pursuant to Indiana law, we are hereby advising you that, should you find it necessary, you have three (3) years from the date of issuance of this report to commence a judicial proceeding regarding matters disclosed in this report.

If your account is governed by the laws of the State of Michigan: This report details activity in your account. Please contact your administrative officer with any questions you have about matters covered in this report. Pursuant to Michigan law, we are hereby advising you that, should you find it necessary, you have one (1) year from the date of issuance of this report to commence a judicial proceeding regarding matters disclosed in this report.

If your account is governed by the laws of the State of Ohio: This report details activity in your account. Please contact your administrative officer with any questions you have about the matters covered in this report. Pursuant to Ohio law, we are hereby advising you that, should you find it necessary, you have two (2) years from the date of issuance of this report to commence a judicial proceeding regarding matters disclosed within this report.

If your account is governed by the laws of the State of Pennsylvania: This report details activity in your account. Please contact your administrative officer with any questions you have about the matters covered in this report. Pursuant to Pennsylvania law, we are hereby advising you that, should you find it necessary, you have thirty (30) months from the date of issuance of this report to commence a judicial proceeding regarding matters disclosed within this report.

If your account is governed by the laws of the State of West Virginia: This report details activity in your account. Please contact your administrative officer with any questions you have about matters covered in this report. Pursuant to West Virginia law, we are hereby advising you that, should you find it necessary, you have one (1) year from the date of issuance of this report to commence a judicial proceeding regarding matters disclosed in this report.

For trusts governed by laws of other states, please consult with counsel of your choice regarding the period of time you may have to commence a proceeding against the trustee for a claim of breach of trust with respect to any matter disclosed within the report.

Non-Deposit Trust and Investment Products are:

NOT A DEPOSIT • NOT FDIC INSURED • NOT GUARANTEED BY THE BANK • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • MAY LOSE VALUE

Trust and investment management services are provided by The Huntington National Bank, a national bank with fiduciary powers. The Huntington National Bank is a wholly owned subsidiary of Huntington Bancshares Incorporated.

Huntington Private Bank® is a team of professionals dedicated to delivering a full range of wealth and financial services. The team is comprised of Private Bankers, who offer premium banking solutions; Wealth and Investment Management professionals, who provide, among other services, trust and estate administration and portfolio management from The Huntington National Bank; and licensed investment representatives of Huntington Financial Advisors, which offers securities and investment advisory services.

Both The Huntington National Bank and Huntington Financial Advisors are wholly-owned subsidiaries of Huntington Bancshares Incorporated.

Bank deposit products are offered by The Huntington National Bank, Member FDIC.®, Huntington® Huntington® and Huntington Private Bank® are federally registered service marks of Huntington Bancshares Incorporated. ©2020 Huntington Bancshares Incorporated.

EXHIBIT B
TO
FLINT WATER CASES
SPECIAL NEEDS POOLED TRUST AGREEMENT

Huntington:

Trust Management Fee Schedule for Flint Water Cases - Pooled Special Needs Trust

As agent for trustee of the Flint Water Special Needs Trust, the Huntington National Bank is responsible for following the terms of the applicable agreement and investment policy statement created in conformity with the applicable agreement.

Our services include a dedicated service team responsible for day-to-day trust administration, portfolio management, custody and safekeeping of assets, collection of income and principal, fiduciary accounting, and asset recordkeeping in accordance with trust provisions. Detailed periodic statements, performance reports, and online account access are also provided.

Annual trust management fees¹ are calculated as follows based on market value¹ of assets:

All Assets..... 1.05%

The annual fee is calculated on the market value of assets held in the account at the end of the month in which services are provided. The calculated annual fee is then prorated and charged monthly following the month in which services were provided.

When unusual or extraordinary services are requested or required, reasonable additional charges may apply based on the level of responsibilities assumed and the complexity of the services performed. There may also be additional fees when specialized trust and estate services are performed, special assets are held in an account, and for other ancillary services, including tax preparation. Please refer to the appropriate schedule for details.

¹Huntington may receive compensation in exchange for certain services (e.g. administrative services) it provides to various mutual funds, which may be held in this account. This compensation is paid to Huntington either directly from the mutual fund or its affiliates or through Huntington's clearingbroker and will not reduce the compensation Huntington is entitled to receive from this account under this Fee Schedule. Compensation earned varies by mutual fund. The fees paid by mutual funds are described in the prospectuses and the statements of additional information for the respective mutual funds. Such fees are expenses of the mutual funds and are reflected in the investment returns, which are quoted net of all expenses.

¹Market value fees quoted are annual fees and are applied to all assets in the account including cash. Fees may be charged on a monthly or quarterly basis and prorated accordingly.

Non-deposit trust products are not insured by the FDIC, the Federal Reserve or any other governmental agency; are not deposits or obligations of The Huntington National Bank ("Huntington"), any of its affiliates or correspondents, or other financial institutions; are not guaranteed or endorsed by Huntington, any of its affiliates or correspondents, or other financial institutions; and, involve investment risks, including possible loss of principal.

This schedule is a guide based upon the assessment of normal fees for usual and customary services and is subject to change. Huntington reserves the right to adjust all fees in the future.

The Huntington National Bank is Member FDIC®. Huntington and Huntington are federally registered service marks of Huntington Bancshares Incorporated. Huntington Private Bank is a service mark of Huntington Bancshares Incorporated. ©2018 Huntington Bancshares Incorporated.

EXHIBIT C
TO
FLINT WATER CASES
SPECIAL NEEDS POOLED TRUST AGREEMENT

Flint Water Cases Settlement Preservation - Elder Law of Michigan, Inc. Pooled Trust
Fee Schedule

Award Amount	Under \$10,000	\$10,000 to \$25,000	Over \$25,000
Enrollment Fee	\$20	\$100	\$150
Administration Fee	\$200 annually	150 bps (\$150 - \$375)	200 bps (\$500)

The annual administration fee shall be calculated on the market value of assets held in the sub account upon opening the sub account for the initial year and shall be based upon the market value of the assets held in the sub account at the end of the year for all subsequent years. The calculated annual fee shall be prorated and charged monthly.

The fee schedule may be adjusted upon approval of the Courts for good cause shown in accordance with Section 4.5 of the Trust Agreement.