

SERVICE CHARGES & FEES

Service charges and fees can have a significant effect on Investment returns and decision. That's why it's our policy to minimize service charges and fees. In most cases, they represent only the costs we incur from other financial institutions. In all instances, they are competitive with industry standards.

REGISTERED PLANS

Partial Plan Transfer	\$	50
Full Plan Transfer	\$	75
Partial Plan Deregistration	\$	50
Full Plan Deregistration (including estates)	\$	75
Swap Fee (per security)	\$	25
Unschedule RRIF Withdrawal	\$	25
Shares held in Canadian Controlled Private Corporation (CCPC) (one time)	\$	100

REGISTERED PLAN ANNUAL ADMINISTRATION FEE

The administration fee for your registered plans is billed annually. The Trustee for your Registered Plan is Computershare Limited. The below amounts do not include tax.

Annual fees for Registered Savings Plan	\$	125
Annual fees for Registered Income Fund	\$	125
Annual fees for Registered Education Savings Plan	\$	125

OTHER SERVICE CHARGES

Partial Account Transfer-out	\$	50	
Full Account Transfer-out	\$	75	
Certificate Registration (per cert.)	\$	35	
Certificate Registration (per U.S. cert.)	\$	35	USD
Rush Certificate Registration (per cert.)	\$	200	
Rush Certificate Registration (per U.S. cert.)	\$	200	USD
Wire Transfer	\$	20	
Certified Cheque	\$	15	
Cheque - Not Sufficient Funds	\$	25	
Cheque Stop Payment	\$	25	
Bank Wire-In Fee	\$	-	
DAP Charge (per transaction)	\$	45	
Ineligible Mutual Fund (per month)	\$	10	
Drip Enrollment (initial fee)	\$	-	

INTEREST RATES

DEBIT

CAD Balances	CAD prime+4%
USD Balances	USD prime+4%

CREDIT

CAD Balances	CAD prime-4%
USD Balances	USD prime-4%

MISCELLANEOUS FEES

FX Conversions	Cost + 45bps
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Any other miscellaneous fees for services provided by other financial institutions will be charged through at cost, unless otherwise disclosed.

ALL FEES ARE SUBJECT TO GST AND PST WHERE APPLICABLE.

FOR FURTHER INFORMATION, PLEASE CONTACT YOUR INVESTMENT ADVISOR.