



# Fee Schedule

Effective April 15<sup>th</sup>, 2009

## SELF DIRECTED REGISTERED PLANS\*:

### Full Service Registered Account:

RRSP, RRIF, LIF, LRIF, LIRA, LRSP, PRIF, RLSP, RLIF	\$ 125
Additional Accounts	\$ 55

### Introductory Account:

Cash & FundSERV Mutual Funds ONLY	\$ 75
Additional Accounts	\$ 55

### Fee For Service Account:

RRSP, RRIF, LIF, LRIF, LIRA, LRSP, PRIF, RLSP, RLIF	\$ 200
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### Individual Pension Plan:

IPP (Canadian FundSERV Mutual Funds, Pooled Funds and GICs only)	\$ 400
IPP (per additional asset, ie mortgage, equity, Bond etc) *	\$ 250

\*Trustee fees are charged annually on the anniversary date.

## TAX-FREE SAVINGS ACCOUNT (TFSA):

Annual Administration Fee (waived for 2009)	\$ 25
- If holding Non-Marketables or MICs (waived for 2009)	\$ 100
Withdrawal or Transfer: Full	\$ 50
Partial	\$ 15
Publicly Traded North American Security Holding Fee	15bps

\*All other transaction fees apply as per Fee Schedule.

## INVESTMENT ACCOUNT\*\*:

Annual Administration Fee	\$ 75
- If linked to a primary Self-directed account	N/C
Full or Partial Withdrawal or Transfer	\$ 25

\*\*Allowable investments: FundSERV Mutual Funds, GICs, Cash, Mortgages. Account available to Canadian Residents only.

\* For stocks, bonds, etc. please contact CWT.

## OTHER SERVICE CHARGES:

GIC Purchases of any kind	N/C
NSF/Returned items	\$ 30
Additional Statement	\$ 10
Foreign Funds Cheque Processing	\$ 50
Legal Judgment Distribution	\$ 100
Estate Settlement	\$ 250
Account Research (Per hour)	\$ 50
Withdrawal, Transfer or Deregistration: Full	\$ 250
Partial	\$ 50
Manual Payments (per cheque)	\$ 10
Scheduled Payment Changes (one free per year)	\$ 50
Swaps	\$ 75
Payments - In Kind RRIF/LIF/LRIF/PRIF/RLIF (one free per year)	\$ 75

## NON-MARKETABLE SECURITIES (CCPC, VCC & LP's etc.):

All transactions (purchase, sale or re-registration, etc)	\$ 150
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## MORTGAGE INVESTMENT CORPORATION (MIC):

Purchase and Registration (per holding)	\$ 50
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## MORTGAGES:

### Arm's Length Mortgages:

Initial Set Up	\$ 50
Annual Mortgage Administration	\$ 120
Mortgage Discharge	\$ 25
Execution of arm's length mortgage documents:	
- Maximum 3 sets	\$ 50
- Additional sets	\$ 25
Mortgage Renewal	N/C

### Non-Arm's Length Mortgages:

Initial Set Up	\$ 325
Annual Mortgage Administration	\$ 200
Mortgage Discharge	\$ 75
Mortgage Renewal	\$ 100

### Other Mortgage Fees:

Subsequent Purchase	\$ 25
Mortgage Assumption	\$ 50
Confirmation of Mortgage Payouts and requests	\$ 50
Documents via courier	\$ 25

## MUTUAL FUND TRANSACTIONS:

Non-FundSERV Transactions	\$ 75
Segregated Fund Contract	\$ 100
Annual Holding Fee for Manual Funds	N/C

## PUBLICLY TRADED SECURITIES†:

Non - Qtrade trade settlement	\$ 25
Bulk trade settlement (per a/c per trade)	\$ 100
DRIP	FREE
Gov't of Canada Coupon Safe Keeping Fee (per security)	\$ 50

†These transaction fees do not include brokerage commissions/ fees.

## INTEREST RATES††:

Cash Balance Rate on Investment Accounts	0.50%
Cash Balance Rate on Registered Accounts	0.10%
Debit Balance (per month)	1.00%

†† These interest rates are effective immediately. Rates are subject to change without notice. A credit or debit of less than \$2.00 will not apply.

N/C ~ NO CHARGE service, covered by CWT

### Please Note:

All Fees are subject to applicable taxes. All fees may be revised from time to time at the sole discretion of Canadian Western Trust. Unless otherwise indicated, all transaction and administration fees are charged at the time they are incurred. Canadian Western Trust reserves the right to recover all out of pocket expenses, such as re-registration fees, etc. Canadian Western Trust reserves the right to assess fees for extraordinary services not outlined in this schedule.