



FEE SCHEDULE

Annual Account Administration

Charged annually in arrears on the anniversary date of account opening

Full Service Account (registered) ¹	\$125
Additional Accounts.....	\$65
Introductory Account (registered) ²	\$85
Additional Accounts.....	\$65
Tax Free Savings Account (TFSA) ³	\$30
If holding Exempt Market Products ⁴ or Mortgages	\$125
Investment Account (non-registered) ⁵	\$80
Additional Accounts.....	\$65
If linked to a primary Full Service or Introductory Account	N/C
If holding Exempt Market Products ⁴ or Mortgages	\$125
Fee for Service Account	\$200

¹ Account Types: RRSP, RRF, LIF, LRIF, LIRA, LRSP, PRIF, RLSP, RLIF

² If holding cash and FundSERV mutual funds only

³ If holding cash, GICs, FundSERV mutual funds or publicly traded securities

⁴ Also includes Mortgage Investment Corporations

⁵ Available to Canadian Residents only

Account Administration

Charged per transaction unless otherwise noted

Full Withdrawal, Transfer or Deregistration	
Full Service, Introductory and Fee for Service Accounts.....	\$250
Tax-Free Savings Account	\$50
Investment Account	\$50
Partial Withdrawal, Transfer or Deregistration	
Full Service, Introductory and Fee for Service Accounts.....	\$50
Tax-Free Savings Account (two free per year)	\$25
Investment Account	\$25
RRIF/LIF/LRIF/PRIF/RLIF	
Scheduled payments (EFT)	N/C
Scheduled payment changes (one free per year)	\$50
Unscheduled payments	\$25
Manual Payments (per cheque)	\$10
In-Kind Payments (one free per year).....	\$75
Other Charges	
Additional paper statement	\$10
Documents via courier	\$25
NSF/Returned items	\$40
Account Research (per hour).....	\$50
Legal judgment distribution	\$100
Estate Settlement	\$250

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.

This fee schedule is effective as of **May 1, 2014**.

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Account Transactions

Charged per transaction unless otherwise noted

Exempt Market Products ⁶	
Transaction settlement (purchase, sale or re-registration, etc.)	\$100
Investment maturity	N/C
Mortgages	
<i>Arm's Length Mortgages</i>	
Initial Setup (per mortgage)	\$100
Annual holding fee (per mortgage)	\$150
Mortgage discharge	\$25
Execution of mortgage documents	
Maximum 3 sets	\$50
Additional sets	\$25
Mortgage renewal	\$50

Non-Arm's Length Mortgage

Initial Setup (per mortgage)	\$325
Annual holding fee (per mortgage)	\$200
Mortgage discharge.....	\$100
Mortgage renewal	\$100

Other Mortgage Fees

Subsequent purchase	\$25
Mortgage Assumption	\$50
Confirmation of mortgage payouts and requests	\$50
Mortgage payment schedule changes	\$25

Mutual Funds

Non-FundSERV transactions	\$75
Segregated fund contract	\$100

Publicly Traded Securities⁷

Third-party trade settlement	\$25
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⁶ Also includes Mortgage Investment Corporations

⁷ These transaction fees do not include brokerage commissions/fees

Interest rates paid on cash balances and charged on overdrawn accounts are available at: www.cwt.ca/rates/interest

N/C = NO CHARGE service; covered by CWT



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