

## PRIVATE CAPITAL SOLUTIONS

### > Investment Account Fees

#### ANNUAL ADMINISTRATION FEE

First Registered Account	\$125.00
Any Additional Registered Accounts (Includes All Registered Accounts)	\$75.00
Non-Registered Accounts	\$75.00

#### TRANSACTION FEES

Trade Settlement (Exchange of cash for securities or securities for cash)	\$100.00
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#### WITHDRAWAL / TRANSFER FEES

Full Deregistration/Withdrawal /Transfer – RRSP / RRIF*	\$250.00
Full Deregistration/Withdrawal/Transfer – TFSA/Non-Registered*	\$150.00
Partial Deregistration/Withdrawal/Transfer – Cash**	\$50.00
Partial Deregistration/Withdrawal/Transfer – In Kind**	\$75.00
Scheduled Payments via EFT (RRIF/LIF/LRIF/PRIF/RLIF/TFSA)	N/C
Scheduled payment changes (one free per year)	\$50.00
Transfer of Publicly Traded Securities (into or out of any account / broker fees may apply)	\$50.00

\* In addition to annual administration fee.

\*\* 2 free TFSA cash or in-kind transfers per year - not including reregistration.  
Any Partial Deregistration/Withdrawal/Transfer resulting in less than \$500 of assets in the account will be subject to a Full Deregistration/Withdrawal/Transfer fee.

#### MORTGAGE FEES

##### Arm's Length

Initial Setup (per mortgage)	\$100.00
Annual holding fee (per mortgage)	\$150.00
Mortgage discharge	\$25.00
Execution of mortgage documents (per borrower)	\$50.00
Mortgage renewal	\$50.00

##### Non-arm's Length

Initial Setup (per mortgage)	\$325.00
Annual holding fee (per mortgage)	\$200.00
Mortgage discharge	\$100.00
Mortgage renewal	\$100.00

##### Other Mortgage Fees

Subsequent purchase	\$25.00
Mortgage Assumption	\$50.00
Confirmation of mortgage payouts and requests	\$50.00
Mortgage payment schedule changes	\$25.00

#### OTHER FEES

Certificate Reregistration *	\$100.00
Cheque Issuance Fee (no charge for Direct Deposit/EFT payments)	\$25.00
Estate Settlement	\$250.00
NSF, Cancelled or Returned Payment	\$50.00
Account Research (per hour)	\$50.00
Mailed Statement, per Statement (not applicable to annual statement)	\$10.00
Courier (minimum fee plus any additional costs over minimum courier fee)	\$50.00
Overdue Account Fee (Due on any amounts outstanding past 30 days)	2% per month

\* Fee applies for all certificate reregistrations, including both voluntary and mandatory redemptions.

Annual Administration and Annual Mortgage Holding fees ("Annual Fees") are charged annually in arrears in the month that the account was opened. If an account is transferred out within 30 days of the account opening, or within 30 days following any annual anniversary date of the account opening, no Annual Fees will apply. If an account is transferred out at any time other than within 30 days of the account opening or 30 days following any annual anniversary date of the account opening, full Annual Fees will apply. Transaction and Other Fees are charged at the time they are incurred.

All fees are exclusive of any out-of-pocket expenses incurred during the administration of the accounts, and any applicable federal or provincial taxes. Brokerage fees will apply for all transactions requiring involvement of a licensed broker dealer. Computershare reserves the right to assess fees for extraordinary services not outlined in this fee schedule. Computershare also reserves the right to amend these fees from time to time at its sole discretion.