

2019 FEE SCHEDULE

ANNUAL ADMINISTRATION FEES		
Plan Type	Fee	Eligible Investments
Nominee RRSP, LIRA, LRSP	\$115.00	Approved Funds, GICs, Government Bonds, ETFs
Nominee RRIF, LIF, LRIF	\$125.00	
Nominee TFSA	\$35.00	
Nominee Non-Registered	NO FEE	
Nominee Group RRSP	\$50.00	Approved Funds
Additional Plans	\$40.00	For each additional plan per SIN

Interest on cash balances in any Nominee Plan calculated daily and paid monthly, within five business days after month-end. Interest paid at Canadian Western Bank prime lending rate less 3.0%. Interest earned below \$5.00 per month per plan is not paid.

OTHER FEES AND CHARGES		
Description	Fee	Product Type
Full Withdrawal/Transfer Out/De-Registration	\$125.00	Any Nominee Registered Plan (except TFSA)
Partial Withdrawal/Transfer Out/De-Registration	\$35.00	
Full Withdrawal/Transfer Out/De-Registration	\$50.00	Any Nominee TFSA Plan
Partial Withdrawal/Transfer Out/De-Registration	NO FEE	
Full Transfer Out	\$125.00	Any Nominee Non-Registered (Open) Plan
Full Withdrawal/Partial Withdrawal/Partial Transfer Out	NO FEE	
Return Charge Fee	\$30.00	Cheques or PAC's
	\$150.00	Any Nominee Plan
Estate Fee	\$50.00	Any Nominee Plan with following exceptions: 1. Mutual Funds Only; 2. Market Value \$50,000 or Less, and; 3. A Current Named Beneficiary.

- All Annual Administration Fees are collected in June for the current year. All Fees (Annual Administration as well as other Fees and Charges) are subject to the applicable GST/HST rate.
- Plans opened or transferred to Worldsource Financial Management Inc. during 2019 will not be charged the Annual Administration Fee until 2020. Any plan transferred out or fully withdrawn/de-registered prior to June will have both the Annual Administration Fees and Transfer Out Fees collected at the time of transfer out or the full withdrawal.
- Payment of the Annual Administration Fee must be made from outside their plan for any plan holding only Labour Sponsored Investment Funds, Non-Redeemable GIC's or Segregated Funds.
- Partial Withdrawal/Transfer Out/De-Registration must allow for the ongoing payment of the Annual Administration Fee via assets remaining in the plan. If sufficient assets do not remain WFM reserves the right to retain the appropriate amount to pay the ongoing Annual Administration Fee.

The following logic is used for redemption of holdings from a plan for Annual Administration Fees collected in June:

- Money market with the highest market value (NL or FE)
- Canadian Fund with the highest market value (NL or FE)
- Foreign Fund with the highest market value (NL or FE)
- Money Market with the highest market value (DSC)
- Canadian Fund with the highest market value (DSC)
- Foreign Fund with the highest market value (DSC)