

ANNUAL ADMINISTRATION FEES

Plan Type	Fee	Eligible Investments	
Nominee RRSP, LIRA, LRSP	\$115.00	Approved Funds GICs Government Bonds ETFs	
Nominee RESP	\$40.00		
Nominee RRIF, LIF, LRIF	\$125.00		
Nominee TFSA	\$35.00		
Nominee Group RRSP	\$50.00		Approved Funds
Nominee Non-Registered	\$0.00		Approved Funds, GICs, Government Bonds, ETFs
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	\$175.00	Any Nominee Registered Plan (except TFSA)
Partial Withdrawal/Transfer Out/De-Registration	\$75.00	
Full Withdrawal/Transfer Out/De-Registration	\$75.00	Any Nominee TFSA Plan
Partial Withdrawal/Transfer Out/De-Registration	\$0.00	
Full Transfer Out	\$175.00	Any Nominee Non-Registered (Open) Plan
Full Withdrawal/Partial Withdrawal/Partial Transfer Out	\$0.00	
Return Charge Fee	\$50.00	Cheques or PACs
Estate Fee	\$150.00	Any Nominee Plan
	\$50.00	Any Nominee Plan: Mutual Funds Only; Market Value \$75,000 or Less; and a Current Named Beneficiary

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- All Annual Administration Fees are collected in August 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. (WFM) during 2021 will not be charged the Annual Administration Fee until 2022.
 - Any plan transferred out or fully withdrawn/de-registered prior to August will have both the Annual Administration Fees and Transfer-Out Fees collected at the time of transfer out or the full withdrawal.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 the plan, for any plan holding Labour Sponsored Investment Funds, Non-Redeemable GICs or Segregated Funds only.
 - 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 August:

1. Money market with the highest market value (NL or FE)
2. Canadian Fund with the highest market value (NL or FE)
3. Foreign Fund with the highest market value (NL or FE)
4. Money Market with the highest market value (DSC)
5. Canadian Fund with the highest market value (DSC)
6. Foreign Fund with the highest market value (DSC)