



SELF-DIRECTED REGISTERED ACCOUNTS FEE SCHEDULE

I, _____ HEREBY AGREE TO PAY THE FOLLOWING:
(print name of annuitant)

| | | |
|--|--|---------------------|
| Annual Plan Administration Fee (Administration fee pro-rated 50% when contract opened in 4 th quarter) | | |
| <ul style="list-style-type: none"> • Registered Retirement Savings Plan, Locked-in Retirement Plan, Registered Retirement Income Fund, Life Income Fund, Locked-in Retirement Income Fund, Saskatchewan Retirement Income Fund \$125 • Additional Plan (applies to clients with more than one account per plan type) \$75 | | |
| Self-Directed Mortgage Services | Non-Arm's Length (Insured mortgage) | Arm's Length |
| Set-up | \$300 | \$150 |
| Annual Mortgage Administration* (In addition to Plan Administration Fee) | \$175 | \$175 |
| Mortgage Renewal | \$85 | \$85 |
| Confirmation of Mortgage Payouts and requests | \$50 | \$50 |
| Execution of Mortgage Discharge | \$200 | \$200 |
| *Time charges for all matters undertaken at the direction of the plan-holder related to collections will be equivalent to those charged by Concentra Financial on its corporate mortgage portfolio for like functions, as amended from time to time. | | |
| Transaction Services (Charged at time of occurrence) | | |
| <ul style="list-style-type: none"> • Partial withdrawal/transfer in cash (includes unscheduled RRIF withdrawal) \$50 • Partial withdrawal/transfer in kind \$75 • Swap (Security vs Security or cash) per transaction + out-of-pocket expenses \$50 • Contribution in kind + out-of-pocket expenses \$25 • Private Company Securities* – purchase, sale and re-registration \$75 <li style="padding-left: 20px;">*<i>\$1000 liquidity requirement (cash or Concentra GIC)</i> • Unscheduled Statement of Account \$25 • Scheduled Payment Changes (one free per year) \$50 • Returned Item / NSF transaction \$40 • Account closing \$125 | | |
| Other Fees (Charged at time of occurrence) | | |
| <ul style="list-style-type: none"> • All necessary incurred out-of-pocket charges, such as wire services, foreign currency services, book-based security transfer fees and courier charges • When the planholder requests detail of events that have been reported by a prior year's statement, research fees are based on actual time charges* • Additional time charges* where the Administrator is instructed or obligated, by action of the planholder to: <ul style="list-style-type: none"> • carry out functions considered beyond the scope or obligation of normal administrative routine; and • acquire unqualified investments as an asset of the plan. | | |
| *Time charges billed at \$100.00 per hour, minimum \$50.00 | | |

ALL STATED FEES ARE SUBJECT TO GST (HST IF APPLICABLE)
A MONTHLY LATE CHARGE OF 1.5% PER MONTH WILL BE APPLIED TO UNPAID BALANCES AFTER 30 DAYS.

Fees are subject to change upon thirty (30) days notice. An annuitant who is not in agreement with a new fee schedule may request the plan be transferred to a new trustee. In the event the annuitant fails to arrange for a new trustee within thirty (30) days from receipt of said notification, the amended fee schedule will take effect from the stated date.

DATE

CONTRACT #

SIGNATURE OF ANNUITANT