

Investment Services Fee Schedule



Effective April 1, 2017

Service Fees	Self-Directed Registered Accounts	Classic Registered Accounts	Self-Directed Mortgages
Annual Administration Fee	\$150	—	—
Full Transfer Out	\$150	\$50	—
Partial Transfer Out	\$50	\$50	—
Full Deregistration/Withdrawal	\$150	\$50	—
Partial Deregistration/Withdrawal	\$50	\$50	—
Unit/Share Purchase	\$50	—	—
SWAP Transaction	\$150	—	—
SWIFT Payment	\$40	\$40	\$40
Direct Deposit	FREE	FREE	—
Cheque Issuing	\$25	\$25	\$25
Annual Administration Fee (Arm's Length Mortgage)	—	—	\$200
Set Up Fee (Arm's Length Mortgage)	—	—	\$125
Renewal	—	—	\$100
Returned Item	\$50	\$50	\$50
Legal/Arrears Notices	—	—	\$50
Pre-Authorized Payment	—	—	FREE*
Manual Payment Processing	—	—	\$15
Discharge	—	—	\$300
Mortgage Information Statement	—	—	\$100
Duplicate Tax Receipt	\$10	\$10	—
Duplicate Statement	\$10	\$10	—
Research Fee	\$50/hr	\$50/hr	\$50/hr
Estate Settlement	\$100	\$100	—

Please see reverse for a description of each service.

Note: All fees are subject to applicable federal and provincial taxes. All fees or charges will not be changed without 60 days prior written notice. Community Trust reserves the right to assess fees for extraordinary services not outlined in this schedule. With the exception of the annual administration fee, all other fees are charged when the transaction is processed.

*Some restrictions apply. See details under Manual Payment Processing on the back side of this fee schedule for more information.

Understanding Your Fee Schedule

<p>Annual Administration Fee is applicable to the ongoing administration of your self-directed account. The fee is charged annually and collected quarterly.</p>
<p>Full Transfer Out fee applies when all assets under the plan are transferred out, whether “in kind” or “in cash”, to another financial institution. The plan will be closed upon completing the transaction.</p>
<p>Partial Transfer Out fee applies when a portion of the assets under the plan are transferred out, whether “in kind” or “in cash”, to another financial institution.</p>
<p>Full Deregistration/Withdrawal fee applies when all assets under the plan are withdrawn in cash. Assets withdrawn will be subject to withholding taxes. The plan will be closed upon completing the transaction.</p>
<p>Partial Deregistration/Withdrawal fee applies when a portion of the assets under the plan are withdrawn in cash. Assets withdrawn will be subject to the appropriate withholding taxes.</p>
<p>Unit/Share Purchase fee is applicable to the settlement of a purchase order of units and/or shares of an investment product. Examples include Mortgage Investment Corporations and real estate based Mutual Fund Trusts.</p>
<p>SWAP Transaction fee is charged upon completing a request to exchange the qualifying security or cash of equal value.</p>
<p>SWIFT Payment fee applies to the process of making a financial exchange through the Society for Worldwide Interbank Financial Telecommunications (SWIFT) network.</p>
<p>Direct Deposits are a secure method of receiving payments directly into your personal bank account.</p>
<p>Cheque Issuing fee applies when a disbursement of funds requires issuing a manual cheque. Examples include Retirement Income Fund payments, Deregistration & Withdrawals and Mortgage Fundings.</p>
<p>Annual Administration fee (Arm’s Length Mortgage) is applicable to the ongoing administration of your self-directed mortgage. The fee is charged annually and collected quarterly.</p>
<p>Set Up Fee (Arm’s Length Mortgage) applies to the collection of all required mortgage documentation, the set-up of the mortgage account and the mortgage funding.</p>
<p>Renewal Fee applies to the collection of the mortgage renewal instructions and the completion of the mortgage renewal.</p>
<p>Returned Item fee is charged when a cheque or electronic payment is returned to us unpaid. Examples of Returned Item reasons include insufficient funds, stop payment or account closed. A notice will also be sent to the plan holder and borrower if applicable.</p>
<p>Legal/Arrears Notices fee is charged for preparing and issuing a notice of current arrears or notice to begin legal action.</p>
<p>Pre-Authorized Payments are a convenient way to make payments automatically from your personal bank account.</p>
<p>Manual Payment Processing fee applies to any mortgage payment that is either received by cheque or falls outside of regularly scheduled pre-authorized payments.</p>
<p>Discharge fee applies to the preparation and execution of a mortgage discharge request. It includes preparation of a payout statement, execution of documents and registering the discharge at the registry office.</p>
<p>Mortgage Information Statement fee applies to the preparation and issuing of an ad hoc mortgage statement at the request of the client.</p>
<p>Duplicate Tax Receipt fee is charged for producing and issuing a duplicate tax receipt.</p>
<p>Duplicate Statement fee is charged for producing and issuing a duplicate account statement; however, your statement is available online free of charge.</p>
<p>Research Fee applies to an investigation into an account and the production of any requested records.</p>
<p>Estate Settlement fee is charged for collecting, reviewing and settling an estate.</p>