

# Investment Services Fee Schedule



Effective April 1, 2019

Please see page 2 for a description of each service.

Service Fees	Self-Directed Registered Accounts	Classic Registered Accounts	Self-Directed Mortgages
Annual Administration Fee	\$150	—	—
Full Transfer Out	\$150	\$50	—
Partial Transfer Out	\$75	\$50	—
Full Deregistration/Withdrawal	\$150	\$50	—
Partial Deregistration/Withdrawal	\$75	\$50	—
In Kind Transaction	\$75	\$75	\$75
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
Arrears Notification	—	—	\$75
Default Processing Fee			\$75 (Private Mortgage) \$200 (Syndicated Mortgage )
Amendment/Subordination/ Postponement Review and Execution			\$250
Statement of Claim/Statement of Defense Review			\$375
Legal Action Late Notification Fee			\$500
Document Production/Affidavit			\$750*
Legal Support Fee			\$125/hr
Pre-Authorized Payment	—	—	FREE <sup>†</sup>
Mortgage Payment Schedule Change			\$25
Manual Payment Processing	—	—	\$25
Execution Direction			\$100
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	\$150	\$150	—

**Note to Issuers:** New Issuers are subject to a \$200 Onboarding Fee and \$100 Annual Review Fee.

\*This fee does not include disbursements such as the cost of document recall from the storage, printing and binding. All disbursements are in addition to this fee. Community Trust will charge an additional \$125/hour for every hour spent on a document production matter in excess of 6 hours.

<sup>†</sup>Some restrictions apply. See details under Manual Payment Processing on the back side of this fee schedule for more information.

All fees are subject to applicable federal and provincial taxes and will not be changed without 60 days prior written notice.

# Understanding Your Fee Schedule

<p><b>Annual Administration Fee</b> is applicable to the ongoing administration of your self-directed account. The fee is charged annually and collected quarterly.</p>
<p><b>Full Transfer Out</b> 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><b>Partial Transfer Out</b> 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><b>Full Deregistration/Withdrawal</b> 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><b>Partial Deregistration/Withdrawal</b> 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><b>In Kind Transaction</b> fee is charged directly to the investor’s account for processing any non-monetary transactions (i.e., RIF In Kind Payments).</p>
<p><b>Unit/Share Purchase</b> 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><b>SWAP Transaction</b> fee is charged upon completing a request to exchange the qualifying security or cash of equal value.</p>
<p><b>SWIFT Payment</b> fee applies to the process of making a financial exchange through the Society for Worldwide Interbank Financial Telecommunications (SWIFT) network.</p>
<p><b>Direct Deposits</b> are a secure method of receiving payments directly into your personal bank account.</p>
<p><b>Cheque Issuing</b> fee applies when a disbursement of funds requires issuing a manual cheque. Examples include Retirement Income Fund payments, Deregistration &amp; Withdrawals and Mortgage Fundings.</p>
<p><b>Annual Administration</b> 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><b>Set Up Fee (Arm’s Length Mortgage)</b> applies to the collection of all required mortgage documentation, the set-up of the mortgage account and the mortgage funding.</p>
<p><b>Renewal Fee</b> applies to the collection of the mortgage renewal instructions and the completion of the mortgage renewal.</p>
<p><b>Returned Item</b> 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.</p>
<p><b>Arrears Notification</b> fee is charged for preparing and issuing a notice of current arrears.</p>
<p><b>Default Processing</b> fee is charged directly to the investor's registered account or mortgage administrator/syndicator each month that CTC is required to handle the file for an ongoing legal matter.</p>
<p><b>Amendment/Subordination/Postponement Review and Execution</b> fee is charged directly to the investor's registered account or mortgage administrator/syndicator when a full and complete review of documents submitted are required by Community Trust.</p>
<p><b>Statement of Claim/Statement of Defense Review</b> is charged directly to the investor's registered account or mortgage administrator/syndicator when such documents are presented.</p>
<p><b>Legal Action Late Notification</b> fee is charged directly to an investor's registered account or mortgage administrator/syndicator in instances where the investor fails to notify Community Trust of a legal action prior to commencing such legal action.</p>
<p><b>Document Production/Affidavit</b> fee is charged directly to an investor's registered account or mortgage administrator/syndicator when Community Trust is requested to produce private/syndicated mortgage related documents with respect to a legal matter.</p>
<p><b>Legal Support</b> fee is charged directly to an investor’s registered account or mortgage administrator/syndicator on an hourly basis for any other legal support service provided to the investor and not otherwise described.</p>
<p><b>Pre-Authorized Payments</b> are a convenient way to make payments automatically from your personal bank account.</p>
<p><b>Mortgage Payment Schedule Change</b> fee is charged when a change in the scheduled mortgage payment is requested.</p>
<p><b>Manual Payment Processing</b> fee applies to any mortgage payment that is either received by cheque or falls outside of regularly scheduled pre-authorized payments.</p>
<p><b>Execution Direction</b> fee is charged directly to the investor's registered account or mortgage administrator/syndicator for documents requiring Community Trust's signature.</p>
<p><b>Discharge</b> 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><b>Mortgage Information Statement</b> fee applies to the preparation and issuing of an ad hoc mortgage statement at the request of the client.</p>
<p><b>Duplicate Tax Receipt</b> fee is charged for producing and issuing a duplicate tax receipt.</p>
<p><b>Duplicate Statement</b> fee is charged for producing and issuing a duplicate account statement; however, your statement is available online free of charge.</p>
<p><b>Research Fee</b> applies to an investigation into an account and the production of any requested records.</p>
<p><b>Estate Settlement</b> fee is charged for collecting, reviewing and settling an estate.</p>