



**SELF-DIRECTED REGISTERED ACCOUNTS
FEE SCHEDULE
EFFECTIVE APRIL 1, 2018**

Annual Plan Administration Fee (Administration fee pro-rated 50% when contract opened in 4 th quarter)		
• Registered Retirement Savings Plan, Locked-in Retirement Account, Locked-in Registered Retirement Savings Plan, Restricted Locked-in Savings Plan, Registered Retirement Income Fund, Life Income Fund, Locked-in Retirement Income Fund, Restricted Life Income Fund, Prescribed Retirement Income Fund, Tax-Free Savings Account		\$140
• Additional Plan (applies to clients with more than one account per plan type)		\$90
Self-Directed Mortgage Services (as applicable)	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
Returned Item / Late Payment Fees	\$60	\$60
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 annuitant/holder related to collections will be equivalent to those charged by Concentra on its corporate mortgage portfolio for like functions, as amended from time to time.		
Transaction Services (Charged at time of occurrence)		
• Cash Partial withdrawal/transfer (includes unscheduled RRIF withdrawal)		\$50
• In-Kind Partial transfer		\$125
• In-Kind Partial withdrawal (per security)		\$125
• Contribution in kind + out-of-pocket expenses		\$25
• Private Company Securities* - purchase, sale and re-registration * <i>\$1000 liquidity requirement (cash or Concentra GIC)</i>		\$75
• Unscheduled Statement of Account		\$25
• Scheduled Payment Change (one free per calendar year)		\$50
• Returned Item / NSF transaction		\$60
• Account closing*		\$140
*Cash account balances \$10.00 or less will be subject to write off		
Other Fees (Charged at time of occurrence)		
• All necessary incurred out-of-pocket charges, such as wire services, foreign currency services, book-based security transfer fees, transfer-agent re-registration fees and courier charges		
• When the annuitant/holder 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 Concentra is instructed or obligated, by action of the annuitant/holder to carry out functions considered beyond the scope or obligation of normal administrative routine		
*Time charges billed at \$175.00 per hour, minimum \$75.00		

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/holder 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.

At Concentra client service is a priority. If you believe we have not met our obligations, it is important that we hear from you. To assist you in obtaining a satisfactory response to any concerns or complaints you may have regarding our obligations or charges, we have a formalized process in place. Details of this process are available under the "Resolving Concerns" tab located on the bottom of our website at www.concentra.ca.