

Service fee schedule

Mutual Fund Division

Annual administration fees (Registered)

For Nominee Accounts that hold:

Proprietary mutual funds only ¹	Waived
Proprietary and non-proprietary mutual funds ^{1,2}	\$25
Non-proprietary mutual funds and/or GICs ^{1,2}	\$65

Annual administration fees (Non-Registered)

For Nominee Accounts that hold:

Mutual funds only	Waived
Collateral Accounts	\$250

Other charges

De-registration of Plan (full) ³	\$100/plan
De-registration of Plan (partial) ³	\$50/request
Unscheduled RRIF Withdrawal	\$50/request
Account Transfer Out (full) ⁴	\$125/account
Account Transfer Out (partial) ⁴	\$75/request
Set-up Collateral Accounts	\$250/one time
Swap Transactions ⁵	\$45/per security
Inactive Accounts ⁶	\$120/account
Stop Payment	\$15 each ⁷
NSF Cheque and EFT Returns/Rejects	\$40 each ⁷
Search for Records	\$30/plus \$3 per page
Settlement of an Estate	\$250
Wire Transfer	\$30

Effective April 2024

Total market value includes mutual funds, GICs and cash. With the exception of the fees noted above, all fees are subject to applicable taxes. Administration fees for your registered account are charged annually each December based on the market value of the client as of September 30. Registered accounts transferred out prior to the annual billing period will incur both the annual administration fee (assuming the account did not fall under an exemption noted below) for that calendar year and the regular transfer out fee. Fees are also waived for Aviso Fee-based households.

¹ Fees are applicable to nominee registered accounts including: RRSP, SRSP, RRIF, SRIF, LIRA, LIF, RESP, TFSA, FHSA and RDSP plans

² Waived if the market value as of September 30 within the account is greater than \$25,000 or holding proprietary mutual funds with balances greater than \$5,000.

³ Fee is waived for RESP, RDSP, FHSA and TFSA accounts

⁴ Transfer fees on Nominee Plans will be waived when transferring in-cash to the credit union on record.

⁵ Swap of a security held in a Nominee Registered Account with a security or cash of equal value outside the account.

⁶ Accounts that have no trading activity (buy/sell) during the period of October 1 to September 30 and have a total equity value of less than \$500.

⁷ Not subject to applicable taxes

Aviso Wealth reserves the right to introduce new fees and/or make changes to the current fees with notice provided. Additional services may be offered and are subject to a fee not included on the above schedule. Please contact your advisor for details.

Proprietary mutual funds are managed by Northwest & Ethical Investments L.P. Mutual Funds and other securities are offered through Aviso Wealth, a division of Aviso Financial Inc. Aviso Financial Inc. and Northwest & Ethical Investments L.P. are all wholly owned subsidiaries of Aviso Wealth Inc.