

RGF Account Administration & Service Charges

This schedule outlines our general administration and service fee charges for RGF Wealth Management Ltd. accounts and is not necessarily indicative of the fees that you pay.

Service Charges (when applicable, plus GST)

Transfer out - full:	\$150
Transfer out - partial:	\$135
Registered plan deregistration - full:	\$100
Registered plan deregistration - partial:	\$50
Swap (per security):	\$35
Unscheduled RRIF withdrawal:	\$50
DRIP enrolment:	\$10
Manual fund custody - per fund, per month:	\$10
Manual mutual fund transaction:	\$50
Returned item (NSF):	\$40
Wire transfer - CDN/US/International:	\$30/\$35/\$40
Stop payment:	\$25
Certified cheque:	\$25
GIC re-registration (does not apply to transfers-in):	\$25
RRSP mortgage setup/annual fee:	\$200/\$150
Security registration - standard:	\$50
Security registration - special rush:	\$250
Special securities ³ - purchase/placement:	\$250
Special securities ³ - annual fee:	\$50
Failed transactions:	Funding at prime rate + 2%

Registered Plan Annual Administration Fees (RRSP, LIRA, RRIF, LIF, RESP, TFSA) (plus GST).

Annual administration fees are payable on July 15th of each year.

First account:	\$125
Additional account (per individual):	\$62.50

There is no annual fee for non-registered accounts

PLEASE NOTE:

¹ This schedule outlines our standard administration fees. Administration fees are waived on the RGF Integrated Wealth Management Managed Account Program.

² Transfer out trade charges:

No trade charges for transfer out in kind. (Transfer out fees still apply.)

Trade charges for transfer out in cash:

- Mutual funds \$50
- Other securities \$75

³ Special securities include Canadian-controlled private corporations, mortgage investment corporations and private placements.

In commission-based accounts, a commission may be charged for the buying and selling of a security (for example: mutual funds, ETFs, stocks, bonds).

Sixty days' notice will be given for fee changes. Please call your advisory team if you require additional information.

Jan 2022