

## 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 <sup>3</sup> - purchase/placement:	\$250
Special securities <sup>3</sup> - annual fee:	\$50
Failed transactions:	Funding at prime rate + 2%

### Registered Plan Annual Administration Fees (RRSP, LIRA, RRIF, LIF, RESP, TFSA, FHSA) (plus GST). Annual administration fees are payable on July 15<sup>th</sup> of each year.

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

*There is no annual fee for non-registered accounts*

#### PLEASE NOTE:

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

<sup>2</sup> Transfer out trade charges:

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

Trade charges for transfers out in cash:

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

<sup>3</sup> 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.

Aug 2023