



**SELF-DIRECTED RRSP and TFSA
REGULAR MEMBER
FEE SCHEDULE**

NOTE: Fees are inclusive of applicable G/HST in the Member's province unless otherwise noted.

Membership Dues (billed annually to the Member)	<i>varies</i>
Each year, CWCF will send the Member an email reminder to generate an invoice for its annual membership dues. The dues rate for a co-op's first and second year of membership is \$50 + applicable G/HST; in the third and subsequent years, the rate is 0.15% of the co-op's payroll. Members must remain in good standing by paying their membership dues each year in order to continue making use of CWCF's Self-Directed RRSP-TFSA Program.	

Account Fees per Contract (billed annually to the Member)	\$55.00
Each December ¹ , CWCF will provide the Member (as a Sub-Agent of CWCF) with a list of contracts held by your investors. This contract listing will be accompanied by an invoice for the total annual account fees owed to CWCF for administration of each of those contracts during the current calendar year. The Member is permitted by the terms of CWCF's Payment Authorization form to deliver individual invoices to each Annuitant if they choose to do so. The Member is responsible for collecting the fees (if applicable) and remitting payment to CWCF on behalf of its investors by the specified deadline. <u>Please refer to the Support Manual if you encounter difficulty recovering fees.</u>	
<i>¹If an Annuitant closes their account after March 31 in a given year, the Annual Account Fee will be charged directly to the Annuitant at the time of the account closure, unless alternate arrangements have been made.</i>	

Transaction Fees (billed to either the Member or the Annuitant at time of occurrence)	
<ul style="list-style-type: none"> • Two security acquisitions per Annuitant per annum (including in-kind contributions and reinvestment of cash in account) • Transfer-in funds to set up a new account • Third and each subsequent security acquisitions per Annuitant per annum • Partial withdrawal/transfer out of cash or security (including Refund of Excess Contribution) • Account closing fee 	<p>No charge</p> <p>No charge</p> <p>\$50.00</p> <p>\$50.00</p> <p>\$75.00</p>
The Member may opt to cover some or all of the transaction fees on behalf of its investors. The Member should discuss its intentions with CWCF staff to ensure accurate invoicing and bookkeeping.	

Other Fees (billed to the Member at time of occurrence)	
<ul style="list-style-type: none"> • Courier fee: \$25.00 minimum charge • Reimbursement for all necessary out-of-pocket charges incurred by CWCF, including but not limited to wire services, foreign currency services and NSF bank fees. • Should the Member request details of events that have been reported in a prior year, research fees are based on actual time spent.² • Additional charges for time² when CWCF is instructed or obligated by action of the Member to carry out functions considered by CWCF to be beyond the scope or obligation of normal administrative routine. <p>²Time is billed at \$50.00 per hour, with a minimum charge of \$50.00.</p>	

Fees are subject to change upon thirty (30) days' notice.

DATE

AUTHORIZED SIGNATURE

NAME (PLEASE PRINT)