

Freedom Financial

NextStep Schedule of fees

canada TM life



Schedule of fees

Group savings plans

Registered retirement savings plan (RRSP)

Tax-free savings account (TFSA)

Non-registered savings plan (NRSP)

Registered education savings plan (RESP)

Group retirement income plans

Registered retirement income fund (RRIF)

Life income fund (LIF)

Locked-in retirement income fund (LRIF)

Restricted life income fund (RLIF)

Prescribed registered retirement income fund (PRRIF)

There are certain administrative costs for your plan(s) shown in this Schedule of fees, effective September 12, 2024.

Extra charges may be incurred where permitted by law or otherwise disclosed to you. Your plan member certificate(s) govern your rights and responsibilities under the plan(s).

Call 1-800-724-3402 if you have any questions.

The Freedom Financial™ NextStep™ plans are sponsored by The Canada Life Insurance Company of Canada (CLICC). NextStep group retirement savings and income products are issued by The Canada Life Assurance Company (Canada Life). The issuer is referenced in this document as “us”, “we” and “our.” Other defined terms in this Schedule of fees have the meaning given to them in your member certificate(s).

Interest rates

Guaranteed investment accounts earn interest as described in the applicable investment rules. Interest rates are determined daily.

Investments in guaranteed investment accounts (excluding daily interest accounts and zero interest accounts) are credited with interest at a rate equal to our standard rate, plus a rate enhancement.

Fee for investment management

Investment management fees (IMFs) are paid to investment managers for their professional services, including daily fund management. IMFs may include a fee to Canada Life for the cost of administering and servicing your plan. IMFs are based on the asset value of each fund and are paid directly from the fund daily. IMFs don't include applicable taxes, which are also charged.

Fund operating expenses (FOEs) are charged directly to the fund to cover costs and expenses. Examples of these expenses include:

- Audit and custodial fees
- Fund transaction costs
- Taxes paid by the fund
- Bank fees
- Fund valuation and reporting costs

FOEs may be related to third-party investment manager underlying funds and/or our segregated funds. These fees are charged as they occur and don't include applicable taxes, which are also charged. The total amount is calculated and reported to you at the end of each year. The amount we report will usually be the previous year-end charges, calculated as a percentage of the fund.

The investment management fee and expense (IMFE) is the IMF plus FOE, excluding applicable taxes. Information about these fees can be found on mycanadalifeatwork.com.

Withdrawals and account closing fees

Withdrawal fees are subject to the terms of the plan(s). They apply to each calendar year.

For RRSP and NRSP, the fees are based on your total NextStep account value, as shown in the table below. A withdrawal fee may be deducted from your withdrawal, depending on your NextStep account value and number of withdrawals you make from each plan type.

	Transaction/service	Fee
RRSP and NRSP (balances under \$250,000)	First withdrawal in a year	\$50
	Second or more withdrawals in a year	\$50
	Full transfer of account	\$150*
RRSP and NRSP (balances of \$250,000 and above)	First four withdrawals in a year	No charge
	Fifth and subsequent withdrawals in a year	\$50
	Full transfer of account	\$150*
TFSA	First and second withdrawal in a year	No charge
	Third or more withdrawal in a year	\$25

*There's no cost to transfer an account into another group plan with The Canada Life Assurance Company.

Unscheduled, lump-sum withdrawals from retirement income plans

An unscheduled withdrawal is an extra withdrawal from your retirement income plan and isn't one of your regularly scheduled payment dates. Increasing the amount of your scheduled payments isn't considered an unscheduled withdrawal.

	Transaction/service	Fee
LIF and RIF	First to fourth unscheduled withdrawal in a year	No charge
	Fifth or more unscheduled withdrawal in a year	\$50
	Full transfer of account	\$150

Cheque and payment processing fees

Transaction/service	New Fee
Replace or cancel a manual cheque	\$25

Locating a missing person

If a benefit becomes payable under the terms of your plan(s) and the location of the beneficiary is unknown, a fee is charged for finding them so they can receive their payment. The fee will be deducted from your associated NextStep account(s).

Guaranteed investment withdrawal values

The value of your guaranteed investment account will be calculated at book value when you:

- Retire
- Die
- Receive scheduled payments during retirement
- Choose to make a withdrawal at the end of the interest rate guarantee period

You'll receive the lesser of the book value or market value of your guaranteed investment if you make a withdrawal or unscheduled payment before the end of the interest rate guarantee period (maturity date).

If you transfer between investments and retirement income plans, your guaranteed investment account value will be calculated at market value.

Book value

If a withdrawal or scheduled payment is made before the end of the interest guarantee period, or in other words before its maturity date, the value received will be calculated by applying the guaranteed interest rate to the initial investment from the time the investment was made until the date of the withdrawal. For example, if a contribution of \$1,000 was made to a one-year guaranteed investment, the book value after six months would be \$1,000 plus six months worth of its guaranteed interest.

Market value

If a withdrawal or unscheduled payment is made before the end of the interest guarantee period, or in other words before its maturity date, the value will be based on two calculations. First, we'll determine the amount the guaranteed investment would have been worth if held to the original maturity date. That amount will then be discounted from the maturity date to the date of withdrawal using the then current interest rate for the same guaranteed term at the time of the withdrawal. The amount received could be higher or lower than the book value, and depends on whether the interest rates at the time of withdrawal are higher or lower than the interest rate at the time of your original investment.

Frequent trading

We monitor your investment activity to screen for excessive trading. We do this because frequent trading is an investment strategy that hurts other members who are invested in the same variable investments. If you're buying and selling your investments too often, we may charge a frequent trading fee (up to 2% of the amount exchanged) or not allow you to make the trades you've requested.

Important notes

The fees listed in this schedule are subject to change. IMFs exclude applicable taxes and FOEs. These fees are current as of Sept. 12, 2024. You may ask for an updated Schedule of fees at any time.

For group savings plans, your account value as of June 30 of each year determines your IMFs, interest rates and withdrawal fees for the following year. If any changes are needed, we'll make them by Aug. 31.

For group retirement income plans, your account value when you enrol in these plans determines your IMFs and interest rates, which typically don't change. If you transfer a part of your plan to or from another financial institution or if you make a significant withdrawal, your account value will be reviewed and your IMFs and interest rates will be adjusted if necessary.

This Schedule of fees applies to plan numbers 36745, 38028 and 62396.

Schedule of fees

Guaranteed interest accounts (GIAs)	IR (less than \$50,000)	IR (\$50,000-\$100,000)	IR (\$100,000-\$250,000)	IR (\$250,000-\$500,000)	IR (\$500,000-\$1,000,000)	IR (more than \$1,000,000)
1 year GIA	Base +.15	Base +.25	Base +.40	Base +.50	Base +.50	Base +.50
2 year GIA	Base +.15	Base +.25	Base +.40	Base +.50	Base +.50	Base +.50
3 year GIA	Base +.15	Base +.25	Base +.40	Base +.50	Base +.50	Base +.50
4 year GIA	Base +.15	Base +.25	Base +.40	Base +.50	Base +.50	Base +.50
5 year GIA	Base +.15	Base +.25	Base +.40	Base +.50	Base +.50	Base +.50

Asset allocation funds						
Target risk funds	IMF (less than \$50,000)	IMF (\$50,000-\$100,000)	IMF (\$100,000-\$250,000)	IMF (\$250,000-\$500,000)	IMF (\$500,000-\$1,000,000)	IMF (more than \$1,000,000)
Continuum Funds (Portfolio Solutions Group)						
Conservative Continuum Fund (S605)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Moderate Continuum Fund (S606)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Balanced Continuum Fund (S607)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Advanced Continuum Fund (S608)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Aggressive Continuum Fund (S609)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Portfolio Funds (Portfolio Solutions Group)						
Conservative Portfolio Fund (LCOPO)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
Moderate Portfolio Fund (LMOPPO)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
Balanced Portfolio Fund (LBAPO)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
Advanced Portfolio Fund (LADPO)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
Aggressive Portfolio Fund (LAGPO)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
Profile Funds (Portfolio Solutions Group)						
Conservative Profile Fund (LCOPR)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
Moderate Profile Fund (LMOPR)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
Balanced Profile Fund (LBAPR)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
Advanced Profile Fund (LCFPR)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
Aggressive Profile Fund (LAGPR)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
Russell Investments						
Balanced Growth Fund (S321)****	2.25%	2.15%	1.95%	1.75%	1.50%	1.30%
Long-Term Growth Fund (S322)****	2.25%	2.15%	1.95%	1.75%	1.50%	1.30%
Multi-Asset Income Strategy Fund (S320)****	2.25%	2.15%	1.95%	1.75%	1.50%	1.30%
Multi-Asset Growth Strategy Fund (S328)****	2.25%	2.15%	1.95%	1.75%	1.50%	1.30%

Target date funds	IMF (less than \$50,000)	IMF (\$50,000-\$100,000)	IMF (\$100,000-\$250,000)	IMF (\$250,000-\$500,000)	IMF (\$500,000-\$1,000,000)	IMF (more than \$1,000,000)
Cadence (Portfolio Solutions Group)						
Cadence 2010 Retirement Fund (CAD10)****	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
Cadence 2015 Retirement Fund (CAD15)****	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
Cadence 2020 Fund (CAD20)****	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
Cadence 2025 Fund (CAD25)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
Cadence 2030 Fund (CAD30)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
Cadence 2035 Fund (CAD35)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
Cadence 2040 Fund (CAD40)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
Cadence 2045 Fund (CAD45)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
Cadence 2050 Fund (CAD50)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
Cadence 2055 Fund (CAD55)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
Cadence 2060 Fund (CAD60)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
Cadence 2065 Fund (CAD65)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
Cadence Retirement Fund (CADRT)****	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
Cadence Equity Fund (CADEQ)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Cadence Fixed Income Fund (CADFI)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
ClearPath® (Fidelity)						
ClearPath 2010 Fund (CP10)****	2.06%	1.96%	1.76%	1.56%	1.31%	1.11%
ClearPath 2015 Fund (CP15)****	2.06%	1.96%	1.76%	1.56%	1.31%	1.11%
ClearPath 2020 Fund (CP20)	2.06%	1.96%	1.76%	1.56%	1.31%	1.11%
ClearPath 2025 Fund (CP25)	2.06%	1.96%	1.76%	1.56%	1.31%	1.11%
ClearPath 2030 Fund (CP30)	2.06%	1.96%	1.76%	1.56%	1.31%	1.11%
ClearPath 2035 Fund (CP35)	2.06%	1.96%	1.76%	1.56%	1.31%	1.11%
ClearPath 2040 Fund (CP40)	2.06%	1.96%	1.76%	1.56%	1.31%	1.11%
ClearPath 2045 Fund (CP45)	2.06%	1.96%	1.76%	1.56%	1.31%	1.11%
ClearPath 2050 Fund (CP50)	2.06%	1.96%	1.76%	1.56%	1.31%	1.11%
ClearPath 2055 Fund (CP55)	2.06%	1.96%	1.76%	1.56%	1.31%	1.11%
ClearPath 2060 Fund (CP60)	2.06%	1.96%	1.76%	1.56%	1.31%	1.11%
ClearPath 2065 Fund (CP65)	2.06%	1.96%	1.76%	1.56%	1.31%	1.11%
ClearPath Income Fund (CPIF)	2.06%	1.96%	1.76%	1.56%	1.31%	1.11%
ClearPath Index Plus 2020 (CIP20)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
ClearPath Index Plus 2025 (CIP25)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
ClearPath Index Plus 2030 (CIP30)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
ClearPath Index Plus 2035 (CIP35)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
ClearPath Index Plus 2040 (CIP40)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
ClearPath Index Plus 2045 (CIP45)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
ClearPath Index Plus 2050 (CIP50)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
ClearPath Index Plus 2055 (CIP55)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
ClearPath Index Plus 2060 (CIP60)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
ClearPath Index Plus 2065 (CIP65)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
ClearPath Index Plus Income (CIPIF)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
Continuum (Portfolio Solutions Group)						
Continuum 2010 Retirement Fund (CNT10)****	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum 2015 Retirement Fund (CNT15)****	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum 2020 Fund (CNT20)****	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum 2025 Fund (CNT25)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum 2030 Fund (CNT30)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum 2035 Fund (CNT35)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum 2040 Fund (CNT40)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum 2045 Fund (CNT45)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum 2050 Fund (CNT50)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum 2055 Fund (CNT55)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum 2060 Fund (CNT60)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum 2065 Fund (CNT65)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%

Target date funds	IMF (less than \$50,000)	IMF (\$50,000-\$100,000)	IMF (\$100,000-\$250,000)	IMF (\$250,000-\$500,000)	IMF (\$500,000-\$1,000,000)	IMF (more than \$1,000,000)
Harmonized (Portfolio Solutions Group)						
Harmonized Fund 2015 Retirement (H15)****	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Fund 2020 (H20)****	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Fund 2025 (H25)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Fund 2030 (H30)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Fund 2035 (H35)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Fund 2040 (H40)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Fund 2045 (H45)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Fund 2050 (H50)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Fund 2055 (H55)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Fund 2060 (H60)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Fund 2065 (H65)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
LifePath® (BlackRock)						
BlackRock LifePath Retirement (BGIRT)	1.93%	1.83%	1.63%	1.43%	1.18%	0.98%
BlackRock LifePath 2010 Retirement (BG110)****	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
BlackRock LifePath 2015 Retirement (BG115)****	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
BlackRock LifePath 2020 (BG120)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
BlackRock LifePath 2025 (BG125)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
BlackRock LifePath 2030 (BG130)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
BlackRock LifePath 2035 (BG135)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
BlackRock LifePath 2040 (BG140)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
BlackRock LifePath 2045 (BG145)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
BlackRock LifePath 2050 (BG150)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
BlackRock LifePath 2055 (BG155)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
BlackRock LifePath 2060 (BG160)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
BlackRock LifePath 2065 (BG165)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
LifePlan (MFS)						
LifePlan Retirement Fund (MFSRT)	2.02%	1.92%	1.72%	1.52%	1.27%	1.07%
LifePlan 2025 Fund (MFS25)	2.02%	1.92%	1.72%	1.52%	1.27%	1.07%
LifePlan 2030 Fund (MFS30)	2.02%	1.92%	1.72%	1.52%	1.27%	1.07%
LifePlan 2035 Fund (MFS35)	2.02%	1.92%	1.72%	1.52%	1.27%	1.07%
LifePlan 2040 Fund (MFS40)	2.02%	1.92%	1.72%	1.52%	1.27%	1.07%
LifePlan 2045 Fund (MFS45)	2.02%	1.92%	1.72%	1.52%	1.27%	1.07%
LifePlan 2050 Fund (MFS50)	2.02%	1.92%	1.72%	1.52%	1.27%	1.07%
LifePlan 2055 Fund (MFS55)	2.02%	1.92%	1.72%	1.52%	1.27%	1.07%
LifePlan 2060 Fund (MFS60)	2.02%	1.92%	1.72%	1.52%	1.27%	1.07%
LifePlan 2065 Fund (MFS65)	2.02%	1.92%	1.72%	1.52%	1.27%	1.07%
Sustainable Target Date (JPM)						
Sustainable Income Fund (JPMIN)	2.07%	1.97%	1.77%	1.57%	1.32%	1.12%
Sustainable Target Date 2025 Fund (JPM25)	2.07%	1.97%	1.77%	1.57%	1.32%	1.12%
Sustainable Target Date 2030 Fund (JPM30)	2.07%	1.97%	1.77%	1.57%	1.32%	1.12%
Sustainable Target Date 2035 Fund (JPM35)	2.07%	1.97%	1.77%	1.57%	1.32%	1.12%
Sustainable Target Date 2040 Fund (JPM40)	2.07%	1.97%	1.77%	1.57%	1.32%	1.12%
Sustainable Target Date 2045 Fund (JPM45)	2.07%	1.97%	1.77%	1.57%	1.32%	1.12%
Sustainable Target Date 2050 Fund (JPM50)	2.07%	1.97%	1.77%	1.57%	1.32%	1.12%
Sustainable Target Date 2055 Fund (JPM55)	2.07%	1.97%	1.77%	1.57%	1.32%	1.12%
Sustainable Target Date 2060 Fund (JPM60)	2.07%	1.97%	1.77%	1.57%	1.32%	1.12%
International Equity Fund (LLINE)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
International Opportunity Fund (LIOP)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%

Risk-adjusted target date funds	IMF (less than \$50,000)	IMF (\$50,000-\$100,000)	IMF (\$100,000-\$250,000)	IMF (\$250,000-\$500,000)	IMF (\$500,000-\$1,000,000)	IMF (more than \$1,000,000)
Continuum (Portfolio Solutions Group)						
Continuum 2015 Conservative Retirement Fund (CNY15)****	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum 2020 Conservative Fund (CNY20)****	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum 2025 Conservative Fund (CNY25)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum 2030 Conservative Fund (CNY30)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum 2035 Conservative Fund (CNY35)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum 2040 Conservative Fund (CNY40)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum 2045 Conservative Fund (CNY45)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum 2050 Conservative Fund (CNY50)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum 2055 Conservative Fund (CNY55)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum Conservative 2060 Fund (CNY60)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum 2065 Conservative Fund (CNY65)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum Balanced – See Continuum Funds under Target date funds						
Continuum 2015 Aggressive Retirement Fund (CNZ15)****	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum 2020 Aggressive Fund (CNZ20)****	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum 2025 Aggressive Fund (CNZ25)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum 2030 Aggressive Fund (CNZ30)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum 2035 Aggressive Fund (CNZ35)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum 2040 Aggressive Fund (CNZ40)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum 2045 Aggressive Fund (CNZ45)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum 2050 Aggressive Fund (CNZ50)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum 2055 Aggressive Fund (CNZ55)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum 2060 Aggressive (CNZ60)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum 2065 Aggressive Fund (CNZ65)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Harmonized (Portfolio Solutions Group)						
Harmonized Conservative Fund 2015 Retirement Fund (HY15)****	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Conservative Fund 2020 (HY20)****	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Conservative Fund 2025 (HY25)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Conservative Fund 2030 (HY30)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Conservative Fund 2035 (HY35)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Conservative Fund 2040 (HY40)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Conservative Fund 2045 (HY45)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Conservative Fund 2050 (HY50)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Conservative Fund 2055 (HY55)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Conservative Fund 2060 (HY60)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Conservative Fund 2065 (HY65)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Balanced – See Harmonized Funds under Target date funds						
Harmonized Aggressive 2015 Retirement Fund (HZ15)****	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Aggressive Fund 2020 (HZ20)****	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Aggressive Fund 2025 (HZ25)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Aggressive Fund 2030 (HZ30)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Aggressive Fund 2035 (HZ35)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Aggressive Fund 2040 (HZ40)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Aggressive Fund 2045 (HZ45)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Aggressive Fund 2050 (HZ50)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Aggressive Fund 2055 (HZ55)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Aggressive Fund 2060 (HZ60)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Aggressive Fund 2065 (HZ65)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%

Market-based funds (Investment funds)						
Investment manager	IMF (less than \$50,000)	IMF (\$50,000-\$100,000)	IMF (\$100,000-\$250,000)	IMF (\$250,000-\$500,000)	IMF (\$500,000-\$1,000,000)	IMF (more than \$1,000,000)
AGF						
Growth Equity Fund (AGGE)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
American Growth Fund (LAGAG)	2.10%	2.00%	1.80%	1.60%	1.35%	1.15%
Beutel Goodman						
American Equity Fund (S261)	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%
Balanced Fund (LBABG)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Balanced Global Fund (BALBG)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Bond Fund (LBOBG)	1.55%	1.45%	1.25%	1.05%	0.80%	0.60%
Canadian Equity Fund (LNABG)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Pure Canadian Equity Fund (CEBG)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Bissett / Templeton						
Balanced Fund (S104) – Templeton	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Canadian Equity Fund (S103) – Bissett	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Cdn Small Cap Equity Fund (S105) – Bissett	2.40%	2.30%	2.10%	1.90%	1.65%	1.45%
Core Plus Bond Fund (S158) – Bissett	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
International Equity Fund (LIET)* – Templeton	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
International Equity N Fund (LIETN) – Templeton	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
BlackRock						
Islamic Global Equity Index Fund (IGEIB) - BlackRock **	1.60%	1.50%	1.30%	1.10%	0.85%	0.65%
Brandywine						
Global Bond Fund (LIBP)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Capital Group						
Global Equity Fund (GECG)	2.20%	2.10%	1.90%	1.70%	1.45%	1.25%
CIBC						
Core Plus Bond Fund (CBR)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
CI Global Asset Management						
Cambridge Asset Allocation Fund (CAACI)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
Canada Life Asset Management						
International Bond Fund (S036)	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%
Global Equity Fund (GLEQC)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Far East Fund (LSGAG)	2.15%	2.05%	1.85%	1.65%	1.40%	1.20%
Far East Equity Fund (S038)****	2.15%	2.05%	1.85%	1.65%	1.40%	1.20%
Long-Term Bond Fund (LTBL)	1.50%	1.40%	1.20%	1.00%	0.75%	0.55%
Real Return Bond Fund (RRBP)	1.50%	1.40%	1.20%	1.00%	0.75%	0.55%
Ultra Long Term Bond Fund (ULTBP)	1.50%	1.40%	1.20%	1.00%	0.75%	0.55%
Mortgage Fund (LLMRT)	1.90%	1.80%	1.60%	1.40%	1.15%	0.95%
Commercial Mortgage Fund (LMG)	1.90%	1.80%	1.60%	1.40%	1.15%	0.95%
Connor, Clark & Lunn						
Balanced Fund (PCB)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Bond Fund (CCLB)	1.55%	1.45%	1.25%	1.05%	0.80%	0.60%
Equity Fund (PCE)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
International Equity Fund (CCLI)****	2.10%	2.00%	1.80%	1.60%	1.35%	1.15%
International Equity Fund (IESR)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Dynamic						
Partners Fund (DYPF)	2.30%	2.20%	2.00%	1.80%	1.55%	1.35%

Investment manager	IMF (less than \$50,000)	IMF (\$50,000-\$100,000)	IMF (\$100,000-\$250,000)	IMF (\$250,000-\$500,000)	IMF (\$500,000-\$1,000,000)	IMF (more than \$1,000,000)
Fidelity						
American Disciplined Equity Fund (AMDEF)****	2.40%	2.30%	2.10%	1.90%	1.65%	1.45%
Canadian Asset Allocation Fund (S191)	2.35%	2.25%	2.05%	1.85%	1.60%	1.40%
Canadian Balanced Fund (CBALF)	2.25%	2.15%	1.95%	1.75%	1.50%	1.30%
Canadian Bond Trust (CBTF)	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%
Canadian Core Equity Trust (CCEF)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
Canadian Core Plus Bond Fund (CPBF)	1.80%	1.70%	1.50%	1.30%	1.05%	0.85%
Canadian Disciplined Equity Fund (CDEF)	2.30%	2.20%	2.00%	1.80%	1.55%	1.35%
Canadian Growth Company Fund (CGCF)	2.30%	2.20%	2.00%	1.80%	1.55%	1.35%
Canadian Money Market Fund (MMF)	1.65%	1.55%	1.35%	1.15%	0.90%	0.70%
Canadian Systematic Equity Trust (CSEF)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
Global Fund (S184)	2.40%	2.30%	2.10%	1.90%	1.65%	1.45%
Select International Equity Trust (SIEF)****	2.25%	2.15%	1.95%	1.75%	1.50%	1.30%
Tactical Asset Allocation Income Fund (AGGI)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
True North Fund* (S176)	2.35%	2.25%	2.05%	1.85%	1.60%	1.40%
U.S. Focused Stock Fund (GRAF)	2.40%	2.30%	2.10%	1.90%	1.65%	1.45%
U.S. Large Cap Core Trust (USLC)***	2.25%	2.15%	1.95%	1.75%	1.50%	1.30%
Fiera Capital						
Balanced Core Fund (PSB)	1.90%	1.80%	1.60%	1.40%	1.15%	0.95%
Balanced Fund (S124)****	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Bond Fund (SICB)****	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Canadian Equity Fund (S123)***	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Equity Fund (PSE)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Fixed Income Fund (S228)****	1.55%	1.45%	1.25%	1.05%	0.80%	0.60%
Global Equity Fund (GEFC)	1.90%	1.80%	1.60%	1.40%	1.15%	0.95%
Global Alpha						
Global Small Cap Fund (GSCGA)	2.45%	2.35%	2.15%	1.95%	1.70%	1.50%
Foyston, Gordon & Payne						
Canadian Value Fund (CVDY)	1.90%	1.80%	1.60%	1.40%	1.15%	0.95%
GWL Realty Advisors						
Real Estate Fund (LREG)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Invesco						
Balanced Fund (S288)****	2.20%	2.10%	1.90%	1.70%	1.45%	1.25%
Canadian Core Plus Bond Fund (S337)	1.90%	1.80%	1.60%	1.40%	1.15%	0.95%
Canadian Growth Fund (S289)	2.20%	2.10%	1.90%	1.70%	1.45%	1.25%
Global Equity Fund (TRGE)	2.20%	2.10%	1.90%	1.70%	1.45%	1.25%
Income Growth Fund (TRIG)	2.20%	2.10%	1.90%	1.70%	1.45%	1.25%
U.S. Companies Fund (S329)	2.15%	2.05%	1.85%	1.65%	1.40%	1.20%
Irish Life Investment Managers						
Global Low Volatility Fund (LCOMK)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
Retirement Conservative Fund (RETCO)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
Retirement Moderate Fund (RETMO)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
Retirement Balanced Fund (RETBA)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
Jarislowsky Fraser						
Balanced Fund (BALJF)***	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Bond Fund (BJF)	1.55%	1.45%	1.25%	1.05%	0.80%	0.60%
Canadian Equity Fund (CEJF)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Global Balanced Fund (S311)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
International Equity Fund (IEJF)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
U.S. Equity Fund (USEJF)***	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%

Investment manager	IMF (less than \$50,000)	IMF (\$50,000-\$100,000)	IMF (\$100,000-\$250,000)	IMF (\$250,000-\$500,000)	IMF (\$500,000-\$1,000,000)	IMF (more than \$1,000,000)
JP Morgan						
International Equity Fund (LLINE)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
International Opportunity Fund (LIOP)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
Sustainable Emerging Markets Equity Fund (SEMEQ)	2.10%	2.00%	1.80%	1.60%	1.35%	1.15%
Sustainable Global Equity Fund (SGLEQ)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Sustainable Global Bond Fund (SGLBD)	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%
ESG U.S. Equity Fund (ESGUS)	1.75%	1.65%	1.45%	1.25%	1.00%	0.80%
U.S. Carbon Transition Equity Fund (USCTE)	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%
Leith Wheeler						
Balanced Fund (\$196)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Canadian Equity Fund (\$195)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Canadian Core Plus Bond Fund (CPBLW)	1.55%	1.45%	1.25%	1.05%	0.80%	0.60%
MFS						
American Equity Fund (AEMB)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Fixed Income Fund (FIMB)	1.65%	1.55%	1.35%	1.15%	0.90%	0.70%
Global Equity Fund (GEMB)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
International Equity Fund (IEMB)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Money Market Fund (\$143)****	1.55%	1.45%	1.25%	1.05%	0.80%	0.60%
Mackenzie						
Balanced Index Fund (LBIG)	1.50%	1.40%	1.20%	1.00%	0.75%	0.55%
Canadian All Cap Growth Fund (LCEG)	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%
Canadian Balanced Ivy Fund (LGIMK)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
Canadian Bond Universe Index Fund (LCBIL)	1.50%	1.40%	1.20%	1.00%	0.75%	0.55%
Canadian Concentrated Dividend Fund (S039)	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%
Canadian Core Fixed Income Fund (LCBG)	1.50%	1.40%	1.20%	1.00%	0.75%	0.55%
Canadian Core Growth Fund (LCEGM)	1.90%	1.80%	1.60%	1.40%	1.15%	0.95%
Canadian Diversified Dividend Fund (LDVDL)****	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%
Canadian Dividend Fund (LDVDM)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
Canadian Equity Fund (S002)	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%
Canadian Equity Index Fund (LEIG)	1.50%	1.40%	1.20%	1.00%	0.75%	0.55%
Canadian Fixed Income Balanced Fund (LINCL)****	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%
Canadian Fixed Income Balanced II Fund (LINMK)	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%
Canadian Fixed Income Balanced III Fund (LIG)	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%
Canadian Growth Balanced Fund (LEBG)	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%
Canadian Growth Balanced II Fund (LBGRL) ****	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%
Canadian Low Volatility Fund (LLCMK)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
Canadian Short Term Bond Fund (STBP)	1.50%	1.40%	1.20%	1.00%	0.75%	0.55%
Canadian Value Equity Fund (LLCNE)	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%
Core Bond Fund (LLBON)	1.50%	1.40%	1.20%	1.00%	0.75%	0.55%
Core Plus Bond Fund (S019)	1.55%	1.45%	1.25%	1.05%	0.80%	0.60%
Corporate Bond Fund (CORBP)	1.50%	1.40%	1.20%	1.00%	0.75%	0.55%
Dividend Fund (LDVDG)	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%
Emerging Markets Fund (LLEMS)	2.10%	2.00%	1.80%	1.60%	1.35%	1.15%
Equity Fund (LEMK)	1.65%	1.55%	1.35%	1.15%	0.90%	0.70%
Floating Rate Income Fund (FRIMK)	1.60%	1.50%	1.30%	1.10%	0.85%	0.65%
Global Growth Fund (LGEM)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Global Infrastructure Equity Fund (GINFL)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Global Resource Fund (LNRM)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
Global Resources Fund (LCRAG)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
Global Small-Mid Cap Equity Fund (GSCMK)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Global Strategic Income Fund (LBMK)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
Government Bond Fund (LGBG)	1.50%	1.40%	1.20%	1.00%	0.75%	0.55%
Growth Large Cap Equity Fund (LGREL)****	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%
International Equity (ISMK)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
Ivy Foreign Equity Fund (FEMK)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Mid Cap Canada Fund (LMCCG)	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%

Investment manager	IMF (less than \$50,000)	IMF (\$50,000-\$100,000)	IMF (\$100,000-\$250,000)	IMF (\$250,000-\$500,000)	IMF (\$500,000-\$1,000,000)	IMF (more than \$1,000,000)
Mackenzie (continued)						
Money Market (LK) Fund (S029)	1.30%	1.20%	1.00%	0.80%	0.55%	0.35%
Money Market Fund (LLMON)	1.30%	1.20%	1.00%	0.80%	0.55%	0.35%
North American Balanced Fund (PBA)	1.80%	1.70%	1.50%	1.30%	1.05%	0.85%
North American High Yield Bond Fund (NABMK)	1.60%	1.50%	1.30%	1.10%	0.85%	0.65%
Precious Metals Fund (LPMM)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
Science & Technology Fund (LLSTG)	1.80%	1.70%	1.50%	1.30%	1.05%	0.85%
Smaller Company Fund (LSCMK)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
SRI Balanced Fund (SRBAL)	1.75%	1.65%	1.45%	1.25%	1.00%	0.80%
SRI Bond Fund (SRBP)****	1.50%	1.40%	1.20%	1.00%	0.75%	0.55%
SRI Canadian Equity Fund (LLEG)	1.80%	1.70%	1.50%	1.30%	1.05%	0.85%
Strategic Income Fund (LCBM)	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%
Strategic Income II Fund (LLDIV)	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%
Strategic Income III Fund (LDG)	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%
Strategic Income IV Fund (S014)****	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%
U.S. Core Growth Fund (LLUSE)	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%
U.S. Disciplined Value Equity Fund (S178)	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%
U.S. Dividend Fund (USDVG)	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%
U.S. Index Registered Fund (USIXG)***	1.50%	1.40%	1.20%	1.00%	0.75%	0.55%
U.S. Large Cap Equity Fund (LUSEG)	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%
U.S. Mid Cap Equity Fund (USGSL)****	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%
U.S. Mid Cap Fund (LLMCG)	1.80%	1.70%	1.50%	1.30%	1.05%	0.85%
Unconstrained Fixed Income Fund (UFIMK)	1.60%	1.50%	1.30%	1.10%	0.85%	0.65%
Mawer						
Global Equity Fund (GEMA)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
International Equity Fund (IEMA)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
Montrusco Bolton						
Canadian Equity Fund (LCEMO)****	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
Growth Equity Fund (MTGE)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
Northcape						
Emerging Markets Concentrated Equity Fund (EMKCE)	2.10%	2.00%	1.80%	1.60%	1.35%	1.15%
NEI Investments						
Socially Responsible Bond Fund (CBMER)	1.65%	1.55%	1.35%	1.15%	0.90%	0.70%
Socially Responsible Cdn Equity Fund (JSMER)****	2.10%	2.00%	1.80%	1.60%	1.35%	1.15%
Socially Responsible Int'l Equity Fund (IEMER)****	2.25%	2.15%	1.95%	1.75%	1.50%	1.30%
Socially Responsible U.S. Equity Fund (USMER)****	2.25%	2.15%	1.95%	1.75%	1.50%	1.30%
Phillips, Hager & North						
Balanced Pension Trust (S147)	1.90%	1.80%	1.60%	1.40%	1.15%	0.95%
Bond Fund (S149)	1.55%	1.45%	1.25%	1.05%	0.80%	0.60%
Canadian Core Plus Bond Fund (CPBPH)	1.60%	1.50%	1.30%	1.10%	0.85%	0.65%
Canadian Equity Fund (S269)	1.90%	1.80%	1.60%	1.40%	1.15%	0.95%
Pimco						
Monthly Income Fund (MIPI)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Portfolio Solutions Group						
Harmonized Canadian Equity Fund (HCEPS)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Fixed Income Fund (HFIPS)	1.50%	1.40%	1.20%	1.00%	0.75%	0.55%
Harmonized Foreign Equity Fund (HFEPS)	1.75%	1.65%	1.45%	1.25%	1.00%	0.80%
Harmonized Special Equity Fund (HSEPS)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Putnam Investments						
Emerging Markets Fund (EMP)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Global Equity Fund (LGEL)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
International Equity Fund (LIEP)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
U.S. Growth Fund (LAEM)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
U.S. Low Volatility Fund (USLVP)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
U.S. Value Fund (USVEP)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%

Investment manager	IMF (less than \$50,000)	IMF (\$50,000-\$100,000)	IMF (\$100,000-\$250,000)	IMF (\$250,000-\$500,000)	IMF (\$500,000-\$1,000,000)	IMF (more than \$1,000,000)
Renaissance						
Global Growth Fund (GGR)	2.20%	2.10%	1.90%	1.70%	1.45%	1.25%
Global Sectors Fund (GSRR)	2.20%	2.10%	1.90%	1.70%	1.45%	1.25%
Scheer, Rowlett & Associates						
Balanced Fund (BALSR)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Bond Fund (BSR)	1.60%	1.50%	1.30%	1.10%	0.85%	0.65%
Canadian Equity Fund (CESR)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Money Market Fund (S201)****	1.55%	1.45%	1.25%	1.05%	0.80%	0.60%
Short Term Bond Fund (STBSR)****	1.75%	1.65%	1.45%	1.25%	1.00%	0.80%
U.S. Equity Fund (USES)****	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Setanta						
European Equity Fund (LEES)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
Global Dividend Fund (GDIVS)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
Global Equity Fund (S034)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
International Equity Fund (IES)	1.90%	1.80%	1.60%	1.40%	1.15%	0.95%
SRI Global Equity Fund (SRGES)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
Sprucegrove						
Global Equity Fund (GES)	2.15%	2.05%	1.85%	1.65%	1.40%	1.20%
International Equity Fund (SPIE)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
TD Asset Management						
Balanced Index Fund (S080)	1.50%	1.40%	1.20%	1.00%	0.75%	0.55%
Canadian Bond Index Fund (S079)	1.50%	1.40%	1.20%	1.00%	0.75%	0.55%
Canadian Equity Index Fund (S120)	1.50%	1.40%	1.20%	1.00%	0.75%	0.55%
Global Equity Index Fund (S244)	1.50%	1.40%	1.20%	1.00%	0.75%	0.55%
International Equity Index Fund (LIEIT)	1.50%	1.40%	1.20%	1.00%	0.75%	0.55%
U.S. Equity Index Fund (LUSET)	1.50%	1.40%	1.20%	1.00%	0.75%	0.55%
TD Greystone						
Balanced Fund (S208)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Fixed Income Fund (S209)	1.65%	1.55%	1.35%	1.15%	0.90%	0.70%
T. Rowe Price						
Global Growth Equity Fund (GGERP)	2.15%	2.05%	1.85%	1.65%	1.40%	1.20%

* These funds are only available under registered plans.

** These funds are not available for non-registered plans.

*** These funds are not available for tax-free savings accounts and non-registered plans.

**** These funds are not available to new plan members.



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