

FEE DESCRIPTION	TFSA	TFSA (FEE FOR SERVICE)	NON-REGISTERED ² (INCLUDES FEE FOR SERVICE)	REGISTERED (INCLUDES FEE FOR SERVICE)	MODEL PORTFOLIOS
ANNUAL ADMINISTRATION FEES¹					
Primary account	\$35	\$99 ³	\$99 ³	\$99 ³	Waived
Additional account	N/A	N/A	\$20 ³	\$20 ³	Waived

THE FOLLOWING FEES APPLY TO ALL ACCOUNT TYPES

ACCOUNT SET-UP FEE

Electronic	Waived
Paper-based	\$40

OTHER FEES

Deregistration/Transfer-Out Full	Waived ⁴
Deregistration/Transfer-Out Partial (One per year)	Waived
Subsequent Deregistration/Transfer-Out Partial	\$50
Agora Initiated Trades (per transaction)	\$50
Account research (per hour)	\$65
NSF/Returned item (per item)	\$65
Manual cheque (per cheque)	\$15
Electronic funds transfer (EFT)	Waived
Wire transfer	\$50
Estate settlement	\$150 ⁵
Legal judgement related distribution	\$100
Paper statements (per statement)	\$5

RRIF / LIF / LRIF / PRIF / RLIF

Scheduled payments (EFT)	Waived
Scheduled payment changes (one free per year)	\$50
Unscheduled payments (EFT) (one free per year)	\$50
Manual cheque (per cheque)	\$15

Interest rates paid on cash balances or charged on debit balances are subject to change without notice.

¹Annual administration fees are collected on a semi-annual basis (commencing on the 6th month and annual anniversary of your account opening) per account and are not pro-rated. The account with the highest market value (as of the day prior to fee collection) will be designated as the primary account. ²Non-registered plans available to Canadian residents only. ³Fee-for-Service fees are collected from your account(s) monthly and distributed among your dealer and financial advisor. ⁴The annual administration fee, without any fee reductions, will be charged on a full transfer-out. ⁵Estate Settlement fee is waived if the assets are transferred internally to another Agora plan. All fees are subject to applicable taxes. Fees subject to change, notice will be provided to clients 60 days in advance.

For more information, please call 1-855-462-4672 (855-GO-AGORA).