

# NextStep Schedule of fees



# Schedule of fees

## Group savings plans

Registered retirement savings plan (RRSP)

Tax-free savings account (TFSA)

Non-registered savings plan (NRSP)

## 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 Dec. 1, 2020. Additional 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). Please call 1-800-724-3402 if you have any questions.

The 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 (IR)

Guaranteed investment accounts will earn interest as described in the applicable investment rules.

Interest rates are determined daily.

Investments in guaranteed investment accounts (excluding daily interest accounts) will be credited with interest at a rate equal to our standard rate, plus an 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 us, if applicable, 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 also charged directly to the fund to cover costs and expenses such as audit and custodial fees, fund transaction costs, taxes paid by the fund, bank fees, fund valuation and reporting. FOEs may be associated with 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](http://mycanadalifeatwork.com).

## Locating a missing person

Where a benefit becomes payable under the terms of the plan(s) and a missing person needs to be located, there will be a fee deducted from the value of the member's account(s) associated with the missing person, in accordance with our administrative procedures.

### **Guaranteed investment withdrawal values**

If you retire or die, have scheduled payments during retirement, or choose to make a withdrawal at the end of the interest guarantee period, your guaranteed investment account value will be calculated at book value.

However, if a withdrawal or unscheduled payment is made before the end of the interest guarantee period, or maturity date, the value received will be calculated by comparing the book value to the market value of the guaranteed investment. You'll receive the lesser of the two.

For transfers 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 received 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**

Frequent trading is an investment strategy that's detrimental to other members invested in the same variable investments. In order to deter this activity, frequent trading is monitored. If it's determined that excessive trading is occurring, a frequent trading fee may be charged (currently up to 2% of the amount exchanged) or a transfer may not be allowed.

### **Important notes**

The fees listed in this schedule are subject to change. IMFs are shown exclusive of applicable taxes, FOEs, and are subject to change. These fees are current as of Dec. 1, 2021. 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, IRs 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 purchase these plans determines your IMFs and IRs, which typically don't change. However, if you transfer a portion 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 IRs will be adjusted, if necessary.

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

## Withdrawals and account-closing fees

Withdrawals 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 chart 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 a withdrawal that's not on one of your regularly scheduled payment dates. Increasing the amount of your scheduled payments is not 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

### Record-keeping options and fees

Transaction/service	New Fee
Duplicate paper member statement	\$25**
Duplicate paper tax receipt/slip (contributions or withdrawals)	\$10**
Calculation of the division of assets due to marriage or relationship breakdown	\$100***

\*\*Fee only applies if a free, online version is available.

\*\*\*Fee may not apply in all provinces.

### Cheque and payment-processing fees

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



# 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)
<b>CI Investments</b>						
Conservative Fund (CONCI)	2.10%	2.00%	1.80%	1.60%	1.35%	1.15%
Moderate Fund (MODCI)	2.10%	2.00%	1.80%	1.60%	1.35%	1.15%
Moderate Balanced Fund (MOBCI)	2.10%	2.00%	1.80%	1.60%	1.35%	1.15%
Balanced Fund (BALCI)	2.10%	2.00%	1.80%	1.60%	1.35%	1.15%
Balanced Growth Fund (BGRCI)	2.10%	2.00%	1.80%	1.60%	1.35%	1.15%
Advanced Fund (ADVCI)	2.10%	2.00%	1.80%	1.60%	1.35%	1.15%
Aggressive Fund (AGGCI)	2.10%	2.00%	1.80%	1.60%	1.35%	1.15%
<b>Continuum Funds (Portfolio Solutions Group)</b>						
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%
<b>Portfolio Funds (Portfolio Solutions Group)</b>						
Conservative Portfolio Fund (LCOPO)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
Moderate Portfolio Fund (LMOPO)	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%
<b>Profile Funds (Portfolio Solutions Group)</b>						
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%
<b>Russell Investments</b>						
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)
<b>Lifecycle (CI Investments)</b>						
LifeCycle 2015 Portfolio Fund (CI15)	2.10%	2.00%	1.80%	1.60%	1.35%	1.15%
LifeCycle 2020 Portfolio Fund (CI20)	2.10%	2.00%	1.80%	1.60%	1.35%	1.15%
LifeCycle 2025 Portfolio Fund (CI25)	2.10%	2.00%	1.80%	1.60%	1.35%	1.15%
LifeCycle 2030 Portfolio Fund (CI30)	2.10%	2.00%	1.80%	1.60%	1.35%	1.15%
LifeCycle 2035 Portfolio Fund (CI35)	2.10%	2.00%	1.80%	1.60%	1.35%	1.15%
LifeCycle 2040 Portfolio Fund (CI40)	2.10%	2.00%	1.80%	1.60%	1.35%	1.15%
LifeCycle 2045 Portfolio Fund (CI45)	2.10%	2.00%	1.80%	1.60%	1.35%	1.15%
LifeCycle 2050 Portfolio Fund (CI50)	2.10%	2.00%	1.80%	1.60%	1.35%	1.15%
LifeCycle 2055 Portfolio Fund (CI55)	2.10%	2.00%	1.80%	1.60%	1.35%	1.15%
LifeCycle Income Portfolio Fund (CIINC)	2.10%	2.00%	1.80%	1.60%	1.35%	1.15%
<b>Cadence (Portfolio Solutions Group)</b>						
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 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)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
<b>ClearPath® (Fidelity)</b>						
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 Income Fund (CPIF)	2.06%	1.96%	1.76%	1.56%	1.31%	1.11%
<b>Continuum (Portfolio Solutions Group)</b>						
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%

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)
<b>Harmonized (Portfolio Solutions Group)</b>						
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%
<b>LifePath® (BlackRock)</b>						
LifePath Retirement (BGIRT)****	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
LifePath 2015 Retirement (BGI15)****	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
LifePath 2020 (BGI20)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
LifePath 2025 (BGI25)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
LifePath 2030 (BGI30)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
LifePath 2035 (BGI35)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
LifePath 2040 (BGI40)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
LifePath 2045 (BGI45)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
LifePath 2050 (BGI50)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
LifePath 2055 (BGI55)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
LifePath 2060 (BGI60)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
<b>LifePlan (MFS)</b>						
LifePlan Retirement (MFSRT)	2.02%	1.92%	1.72%	1.52%	1.27%	1.07%
LifePlan 2025 (MFS25)	2.02%	1.92%	1.72%	1.52%	1.27%	1.07%
LifePlan 2030 (MFS30)	2.02%	1.92%	1.72%	1.52%	1.27%	1.07%
LifePlan 2035 (MFS35)	2.02%	1.92%	1.72%	1.52%	1.27%	1.07%
LifePlan 2040 (MFS40)	2.02%	1.92%	1.72%	1.52%	1.27%	1.07%
LifePlan 2045 (MFS45)	2.02%	1.92%	1.72%	1.52%	1.27%	1.07%
LifePlan 2050 (MFS50)	2.02%	1.92%	1.72%	1.52%	1.27%	1.07%
LifePlan 2055 (MFS55)	2.02%	1.92%	1.72%	1.52%	1.27%	1.07%
LifePlan 2060 (MFS60)	2.02%	1.92%	1.72%	1.52%	1.27%	1.07%
LifePlan 2065 (MFS65)	2.02%	1.92%	1.72%	1.52%	1.27%	1.07%
<b>Sustainable Target Date (JPM)</b>						
Sustainable Income (JPMIN)	2.07%	1.97%	1.77%	1.57%	1.32%	1.12%
Sustainable Target Date 2025 (JPM25)	2.07%	1.97%	1.77%	1.57%	1.32%	1.12%
Sustainable Target Date 2030 (JPM30)	2.07%	1.97%	1.77%	1.57%	1.32%	1.12%
Sustainable Target Date 2035 (JPM35)	2.07%	1.97%	1.77%	1.57%	1.32%	1.12%
Sustainable Target Date 2040 (JPM40)	2.07%	1.97%	1.77%	1.57%	1.32%	1.12%
Sustainable Target Date 2045 (JPM45)	2.07%	1.97%	1.77%	1.57%	1.32%	1.12%
Sustainable Target Date 2050 (JPM50)	2.07%	1.97%	1.77%	1.57%	1.32%	1.12%
Sustainable Target Date 2055 (JPM55)	2.07%	1.97%	1.77%	1.57%	1.32%	1.12%
Sustainable Target Date 2060 (JPM60)	2.07%	1.97%	1.77%	1.57%	1.32%	1.12%



<b>Risk-adjusted target date funds</b>	<b>IMF (less than \$50,000)</b>	<b>IMF (\$50,000-\$100,000)</b>	<b>IMF (\$100,000-\$250,000)</b>	<b>IMF (\$250,000-\$500,000)</b>	<b>IMF (\$500,000-\$1,000,000)</b>	<b>IMF (more than \$1,000,000)</b>
<b>Continuum (Portfolio Solutions Group)</b>						
Continuum Conservative 2015 Retirement (CNY15)****	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum Conservative 2020 (CNY20)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum Conservative 2025 (CNY25)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum Conservative 2030 (CNY30)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum Conservative 2035 (CNY35)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum Conservative 2040 (CNY40)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum Conservative 2045 (CNY45)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum Conservative 2050 (CNY50)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum Conservative 2055 (CNY55)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum Conservative 2060 (CNY60)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum Balanced – See Continuum Funds under Target date funds						
Continuum Aggressive 2015 Retirement (CNZ15)****	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum Aggressive 2020 (CNZ20)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum Aggressive 2025 (CNZ25)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum Aggressive 2030 (CNZ30)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum Aggressive 2035 (CNZ35)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum Aggressive 2040 (CNZ40)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum Aggressive 2045 (CNZ45)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum Aggressive 2050 (CNZ50)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum Aggressive 2055 (CNZ55)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Continuum Aggressive 2060 (CNZ60)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
<b>Harmonized (Portfolio Solutions Group)</b>						
Harmonized Conservative 2015 Retirement (HY15)****	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Conservative 2020 (HY20)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Conservative 2025 (HY25)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Conservative 2030 (HY30)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Conservative 2035 (HY35)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Conservative 2040 (HY40)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Conservative 2045 (HY45)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Conservative 2050 (HY50)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Conservative 2055 (HY55)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Conservative 2060 (HY60)	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 (HZ15)****	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Aggressive 2020 (HZ20)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Aggressive 2025 (HZ25)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Aggressive 2030 (HZ30)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Aggressive 2035 (HZ35)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Aggressive 2040 (HZ40)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Aggressive 2045 (HZ45)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Aggressive 2050 (HZ50)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Aggressive 2055 (HZ55)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Aggressive 2060 (HZ60)	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)
<b>AGF</b>						
Growth Equity Fund (AGGE)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
American Growth Fund (LAGAG)	2.15%	2.05%	1.85%	1.65%	1.40%	1.20%
<b>Beutel Goodman</b>						
Bond Fund (LBOBG)	1.75%	1.65%	1.45%	1.25%	1.00%	0.80%
Canadian Equity Fund (LNABG)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
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%
Pure Canadian Equity Fund (CEBG)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
American Equity Fund (S261)	1.90%	1.80%	1.60%	1.40%	1.15%	0.95%
<b>Bissett / Templeton</b>						
Core Plus Bond Fund (S158) – Bissett	1.90%	1.80%	1.60%	1.40%	1.15%	0.95%
Canadian Equity Fund (S103) – Bissett	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Balanced Fund (S104) – Templeton	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
International Equity Fund (LIET)* – Templeton	2.30%	2.20%	2.00%	1.80%	1.55%	1.35%
International Equity N Fund (LIETN) – Templeton	2.30%	2.20%	2.00%	1.80%	1.55%	1.35%
Cdn Small Cap Equity Fund (S105) – Bissett	2.50%	2.40%	2.20%	2.00%	1.75%	1.55%
<b>Brandywine</b>						
Global Bond Fund (LIBP)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
<b>Capital Group</b>						
Global Equity Fund (GECG)	2.20%	2.10%	1.90%	1.70%	1.45%	1.25%
<b>CIBC</b>						
Core Plus Bond Fund (CBR)	1.90%	1.80%	1.60%	1.40%	1.15%	0.95%
<b>CI Investments</b>						
Cambridge Asset Allocation Fund (CAACI)	2.15%	2.05%	1.85%	1.65%	1.40%	1.20%
Cambridge All Canadian Equity Fund (TRCE)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Sentry Global Income Fund (AGGI)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
<b>Canada Life Asset Management</b>						
International Bond Fund (S036)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
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)	1.60%	1.50%	1.30%	1.10%	0.85%	0.65%
Real Return Bond Fund (RRBP)	1.60%	1.50%	1.30%	1.10%	0.85%	0.65%
Ultra Long Term Bond Fund (ULTBP)	1.65%	1.55%	1.35%	1.15%	0.90%	0.70%
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%
<b>Connor, Clark &amp; Lunn</b>						
Bond Fund (CCLB)	1.75%	1.65%	1.45%	1.25%	1.00%	0.80%
Equity Fund (PCE)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Balanced Fund (PCB)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
International Equity Fund (CCLI)****	2.25%	2.15%	1.95%	1.75%	1.50%	1.30%
International Equity Fund (IESR)	2.15%	2.05%	1.85%	1.65%	1.40%	1.20%
<b>Dynamic</b>						
Partners Fund (DYPF)	2.35%	2.25%	2.05%	1.85%	1.60%	1.40%

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)
<b>Fidelity</b>						
Global Fund (S184)	2.40%	2.30%	2.10%	1.90%	1.65%	1.45%
Canadian Bond Trust (CBTF)	1.80%	1.70%	1.50%	1.30%	1.05%	0.85%
Canadian Money Market Fund (MMF)	1.65%	1.55%	1.35%	1.15%	0.90%	0.70%
Canadian Core Plus Bond Fund (CPBF)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Canadian Core Equity Trust (CCEF)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
Canadian Systematic Equity Trust (CSEF)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
Canadian Balanced Fund (CBALF)	2.25%	2.15%	1.95%	1.75%	1.50%	1.30%
Select International Equity Trust (SIEF)****	2.30%	2.20%	2.00%	1.80%	1.55%	1.35%
True North Fund® (S176)	2.35%	2.25%	2.05%	1.85%	1.60%	1.40%
Canadian Asset Allocation Fund (S191)	2.35%	2.25%	2.05%	1.85%	1.60%	1.40%
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%
U.S. Large Cap Core Trust (USLC)***	2.30%	2.20%	2.00%	1.80%	1.55%	1.35%
American Disciplined Equity Fund (AMDEF)****	2.40%	2.30%	2.10%	1.90%	1.65%	1.45%
U.S. Focused Stock Fund (GRAF)	2.40%	2.30%	2.10%	1.90%	1.65%	1.45%
<b>Fiera Capital</b>						
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%
Fixed Income Fund (S228)****	1.75%	1.65%	1.45%	1.25%	1.00%	0.80%
Bond Fund (SICB)****	1.80%	1.70%	1.50%	1.30%	1.05%	0.85%
Canadian Equity Fund (S123)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Equity Fund (PSE)	1.90%	1.80%	1.60%	1.40%	1.15%	0.95%
Global Equity Fund (GEFC)	2.15%	2.05%	1.85%	1.65%	1.40%	1.20%
<b>Foyston, Gordon &amp; Payne</b>						
Canadian Value Fund (CVDY)	1.90%	1.80%	1.60%	1.40%	1.15%	0.95%
<b>GWL Realty Advisors</b>						
Real Estate Fund (LREG)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
<b>Invesco</b>						
Canadian Growth Fund (S289)	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)	2.20%	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%
Canadian Core Plus Bond Fund (S337)	2.10%	2.00%	1.80%	1.60%	1.35%	1.15%
Balanced Fund (S288) ****	2.20%	2.10%	1.90%	1.70%	1.45%	1.25%
<b>Irish Life Investment Managers</b>						
Global Low Volatility Fund (LCOMK)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
<b>Jarislowsky Fraser</b>						
Bond Fund (BJF)	1.75%	1.65%	1.45%	1.25%	1.00%	0.80%
Canadian Equity Fund (CEJF)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Balanced Fund (BALJF)***	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
U.S. Equity Fund (USEJF)***	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%
<b>JP Morgan</b>						
International Equity Fund (LLINE)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
International Opportunity Fund (LIOP)	2.10%	2.00%	1.80%	1.60%	1.35%	1.15%
<b>Leith Wheeler</b>						
Balanced Fund (S196)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Canadian Equity Fund (S195)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Canadian Core Plus Bond Fund (CPBLW)	1.75%	1.65%	1.45%	1.25%	1.00%	0.80%

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)
<b>MFS</b>						
Money Market Fund (S143)****	1.55%	1.45%	1.25%	1.05%	0.80%	0.60%
Fixed Income Fund (FIMB)	1.75%	1.65%	1.45%	1.25%	1.00%	0.80%
American Equity Fund (AEMB)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
International Equity Fund (IEMB)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Global Equity Fund (GEMB)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
<b>Mackenzie</b>						
U.S. Large Cap Equity Fund (LUSEG)	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%
Equity Fund (LEMK)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
Canadian Core Growth Fund (LCEGM)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
Smaller Company Fund (LSCMK)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
Global Resource Fund (LNRM)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
Canadian Dividend Fund (LDVDM)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
Strategic Income Fund (LCBM)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
Income Fund (LINMK)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
Floating Rate Income Fund (FRIMK)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Canadian Balanced Ivy Fund (LGIMK)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
Precious Metals Fund (LPMM)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
Ivy Foreign Equity Fund (FEMK)	2.10%	2.00%	1.80%	1.60%	1.35%	1.15%
International Equity Fund (ISMK)	2.10%	2.00%	1.80%	1.60%	1.35%	1.15%
Global Growth Fund (LGEM)	2.10%	2.00%	1.80%	1.60%	1.35%	1.15%
Emerging Markets Fund (LLEMS)	2.25%	2.15%	1.95%	1.75%	1.50%	1.30%
Unconstrained Fixed Income Fund (UFIMK)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
North American High Yield Bond Fund (NABMK)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
Canadian Equity Index Fund (LEIG)	1.50%	1.40%	1.20%	1.00%	0.75%	0.55%
U.S. Index Registered Fund (USIXG)***	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%
Global Resources Fund (LCRAG)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
Mid Cap Canada Fund (LMCCG)	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%
Dividend Fund (LDVDG)	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%
Balanced Index Fund (LBIG)	1.55%	1.45%	1.25%	1.05%	0.80%	0.60%
Equity/Bond Fund (LEBG)	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%
Canadian Diversified Dividend Fund (LDVDL)****	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%
Balanced Growth Fund (LBGRL)****	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%
Diversified Allocation Fund (LDG)	1.80%	1.70%	1.50%	1.30%	1.05%	0.85%
SRI Balanced Fund (SRBAL)	1.75%	1.65%	1.45%	1.25%	1.00%	0.80%
SRI Canadian Equity Fund (LLEG)	1.80%	1.70%	1.50%	1.30%	1.05%	0.85%
Canadian Concentrated Dividend Fund (S039)	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%
Canadian Equity Fund (S002)	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%
Canadian Value Equity Fund (LLCNE)	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%
Growth Large Cap Equity Fund (LGREL)****	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%
Balanced 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%
North American Balanced Fund (PBA)	1.80%	1.70%	1.50%	1.30%	1.05%	0.85%
Diversified Fund (LLDIV)	1.80%	1.70%	1.50%	1.30%	1.05%	0.85%
Global Infrastructure Equity Fund (GINFL)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Canadian Low Volatility Fund (LLCMK)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
Global Monthly Income Fund (LBMK)	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%
U.S. Mid Cap Fund (LLMCG)	1.80%	1.70%	1.50%	1.30%	1.05%	0.85%
U.S. Mid Cap Equity Fund (USGSL)****	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)
<b>Mackenzie (continued)</b>						
Money Market Fund (LLMON)	1.30%	1.20%	1.00%	0.80%	0.55%	0.35%
Money Market (LK) Fund (S029)	1.30%	1.20%	1.00%	0.80%	0.55%	0.35%
Canadian Bond Fund (LCBG)	1.60%	1.50%	1.30%	1.10%	0.85%	0.65%
Core Bond Fund (LLBON)	1.60%	1.50%	1.30%	1.10%	0.85%	0.65%
Canadian Short Term Bond Fund (STBP)	1.60%	1.50%	1.30%	1.10%	0.85%	0.65%
Core Plus Bond Fund (S019)	1.65%	1.55%	1.35%	1.15%	0.90%	0.70%
Canadian Bond Universe Index Fund (LCBIL)	1.50%	1.40%	1.20%	1.00%	0.75%	0.55%
Corporate Bond Fund (CORBP)	1.60%	1.50%	1.30%	1.10%	0.85%	0.65%
Government Bond Fund (LGBG)	1.60%	1.50%	1.30%	1.10%	0.85%	0.65%
Canadian Income Fund (LINCL)****	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%
SRI Bond Fund (SRBP)****	1.65%	1.55%	1.35%	1.15%	0.90%	0.70%
Income Plus Fund (LIG)	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%
<b>Mawer</b>						
Global Equity (GEMA)	2.15%	2.05%	1.85%	1.65%	1.40%	1.20%
International Equity (IEMA)	2.15%	2.05%	1.85%	1.65%	1.40%	1.20%
<b>Montrusco Bolton</b>						
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%
<b>NEI Investments</b>						
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 U.S. Equity Fund (USMER)****	2.25%	2.15%	1.95%	1.75%	1.50%	1.30%
Socially Responsible Int'l Equity Fund (IEMER)****	2.25%	2.15%	1.95%	1.75%	1.50%	1.30%
<b>Phillips, Hager &amp; North</b>						
Balanced Pension Trust (S147)	1.90%	1.80%	1.60%	1.40%	1.15%	0.95%
Bond Fund (S149)	1.75%	1.65%	1.45%	1.25%	1.00%	0.80%
Canadian Equity Fund (S269)	1.90%	1.80%	1.60%	1.40%	1.15%	0.95%
Canadian Core Plus Bond Fund (CPBPH)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
<b>Portfolio Solutions Group</b>						
Harmonized Fixed Income Fund (HFIPS)	1.80%	1.70%	1.50%	1.30%	1.05%	0.85%
Harmonized Canadian Equity Fund (HCEPS)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Harmonized Foreign Equity Fund (HFEPS)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
Harmonized Special Equity Fund (HSEPS)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
<b>Portico Investment Management</b>						
Money Market Fund (LLMON)	1.30%	1.20%	1.00%	0.80%	0.55%	0.35%
Money Market (LK) Fund (S029)	1.30%	1.20%	1.00%	0.80%	0.55%	0.35%
Canadian Bond Fund (LCBG)	1.60%	1.50%	1.30%	1.10%	0.85%	0.65%
Core Bond Fund (LLBON)	1.60%	1.50%	1.30%	1.10%	0.85%	0.65%
Canadian Short Term Bond Fund (STBP)	1.60%	1.50%	1.30%	1.10%	0.85%	0.65%
Core Plus Bond Fund (S019)	1.65%	1.55%	1.35%	1.15%	0.90%	0.70%
Canadian Bond Universe Index Fund (LCBIL)	1.50%	1.40%	1.20%	1.00%	0.75%	0.55%
Corporate Bond Fund (CORBP)	1.60%	1.50%	1.30%	1.10%	0.85%	0.65%
Government Bond Fund (LGBG)	1.60%	1.50%	1.30%	1.10%	0.85%	0.65%
Canadian Income Fund (LINCL)****	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%
SRI Bond Fund (SRBP)****	1.65%	1.55%	1.35%	1.15%	0.90%	0.70%
Income Fund (LIG)	1.70%	1.60%	1.40%	1.20%	0.95%	0.75%
<b>Putnam Investments</b>						
U.S. Low Volatility Fund (USLVP)	1.95%	1.85%	1.65%	1.45%	1.20%	1.00%
U.S. Growth Fund (LAEM)	2.10%	2.00%	1.80%	1.60%	1.35%	1.15%
U.S. Value Fund (USVEP)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Global Equity Fund (LGEL)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
International Equity Fund (LIEP)	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
Emerging Markets Fund (EMP)	2.20%	2.10%	1.90%	1.70%	1.45%	1.25%

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)
<b>Renaissance</b>						
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%
<b>Scheer, Rowlett &amp; Associates</b>						
Money Market Fund (S201)****	1.55%	1.45%	1.25%	1.05%	0.80%	0.60%
Bond Fund (BSR)	1.75%	1.65%	1.45%	1.25%	1.00%	0.80%
Short Term Bond Fund (STBSR)****	1.75%	1.65%	1.45%	1.25%	1.00%	0.80%
Canadian Equity Fund (CESR)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
Balanced Fund (BALSR)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
U.S. Equity Fund (USES)****	2.05%	1.95%	1.75%	1.55%	1.30%	1.10%
<b>Setanta</b>						
European Equity Fund (LEES)	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%
SRI Global Equity Fund (SRGES)	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%
International Equity Fund (IES)	2.00%	1.90%	1.70%	1.50%	1.25%	1.05%
<b>Sprucegrove</b>						
International Equity Fund (SPIE)	2.15%	2.05%	1.85%	1.65%	1.40%	1.20%
Global Equity Fund (GES)	2.15%	2.05%	1.85%	1.65%	1.40%	1.20%
<b>TD Asset Management</b>						
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%
Balanced Index Fund (S080)	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%
International Equity Index Fund (LIEIT)	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%
<b>TD Greystone</b>						
Fixed Income Fund (S209)	1.75%	1.65%	1.45%	1.25%	1.00%	0.80%
Balanced Fund (S208)	1.85%	1.75%	1.55%	1.35%	1.10%	0.90%
<b>T. Rowe Price</b>						
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 tax-free savings accounts and non-registered plans.

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







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