

## Investment options and fees



### Investment menu

Investments	Investment manager	Investment management fee (IMF)/ Interest rate
Guaranteed interest accounts: <ul style="list-style-type: none"> <li>Daily interest account</li> <li>One-year compound interest account</li> <li>Three-year compound interest account</li> <li>Five-year compound interest account</li> </ul>		Canada Life standard published group interest rate
Continuum Target Date Funds	Multi-manager	1.90%
Continuum Target Risk Funds	Multi-manager	1.90%
Pure Canadian Equity Fund	Beutel Goodman	1.85%
Canadian All Cap Growth	Mackenzie	1.80%
Canadian Equity Fund	LeithWheeler	1.90%
Canadian Equity Fund	SRA	1.80%
Growth Equity Fund	Montrusco Bolton	1.80%
Bond Fund	Beutel Goodman	1.80%
Bond Fund	PH&N	1.90%
Core Plus Bond Fund	Mackenzie	1.95%
Mortgage Fund	Canada Life	1.95%
Global Bond Fund	Brandywine	2.00%
American Growth Fund	AGF	2.10%
U.S. Equity Fund	Jarislowsky Fraser	1.90%
Global Equity Fund	Sprucegrove	2.10%
Global Equity Fund	Invesco	2.15%
International Equity Fund	Putnam	2.00%
International Equity Fund	JP Morgan	1.95%
Real Estate Fund	GWLRA	2.10%

Investment management fees shown are exclusive of applicable taxes and fund operating expenses.

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Member services and transactions	Fees ***
Withdrawals within the same calendar year	For RRSP and DPSP: \$50 for each withdrawal For TFSA: 2 free withdrawals and then \$25 each
Frequent trading fee	Frequent trading is an investment strategy that's detrimental to other members invested in the same variable investment options. We monitor this activity. If it's determined that excessive trading is occurring, a short-term trading fee may be charged (currently up to 2% of amount exchanged), or a transfer may not be allowed in accordance with our administrative rules.
Semi-annual automatic investment rebalancing service	Included
Transfers between investment options	Included
Duplicate RRSP receipts	For RRSP: duplicate paper receipts are \$10*
Online statements – annual	Included Duplicate paper statements are \$25*
Mailed statements – annual	Included
Calculation of the division of assets due to a marriage or relationship breakdown	\$100**
Replacing or cancelling a manual cheque	\$25
Full transfer of account	For RRSP and DPSP: \$150*** For TFSA: subject to withdrawal fees

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

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

\*\*\*There is no charge to transfer a plan into another group retirement and savings plan at Canada Life or where prohibited by law.

Plan termination or transfer	Fee
Termination of RRSP, DPSP, or TFSA	\$100 per plan, plus \$10 per member per plan

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Sponsor services and transactions	Fee
Online reporting of contribution files and member demographics	Included
Website access for plan administrators	Included
Digital plan documents and plan administration guide	Included
Member enrolment guides	Included
Duplicate plan sponsor statements	Included
Online sponsor statements	Included
Online sponsor contributions	Included
Online enrolment (Enrolment express)	Included

Other services	Fee
Annual member administration charge	No additional fee
Annual policy change	No additional fee
DPSP trustee fee (if applicable)	No additional fee

## Settlement of guaranteed investment options redeemed prior to maturity

Reason for redemption	Settlement option valuation
Retirement or death of member	Book value
Termination of contract or the plan by plan sponsor	Lesser of book value and market value by investment
Termination of member's employment	Lesser of book value and market value by investment
Voluntary withdrawal by member from the plan	Lesser of book value and market value by investment
Transfer between investment solutions	Market value
All other reasons	Market value

Amendments and non-routine services	Fee
Additional charges (based on the extent of work involved) may apply where we're asked to amend, revise or prepare new documentation for the plan, or where additional services, not covered by our service agreement, are provided.	The plan sponsor will be advised of any additional charges and be asked to provide written acceptance of any additional charges before the services are provided.