

# Administration and service fees

Effective October 1<sup>st</sup>, 2024

For a full list of “terms on fee schedule” and definitions, please refer to the end of this document.

Name of fee	Terms on fee schedule (#)	Rate details
<b>Registered plan fees</b>		
Registered and Locked In Plans <sup>1,2</sup>	1, 2, 3, 4, 5, 6, 7	\$150 per client
Group Registered Retirement Savings Plan <sup>2</sup>	1, 2, 3, 4, 5, 6, 7	\$50.00 per account to maximum fee of \$150/year
Registered Education Savings Plan (RESP) <sup>2</sup>	1, 3, 4, 6, 7, 16	\$50.00 per account
Tax Free Savings Account (TFSA) <sup>2</sup>	1, 2, 3, 4, 5, 6, 7	\$50.00 per account to maximum fee of \$150/year
First Home Savings Account (FHSA)	—	\$0
Unscheduled RIF withdrawal	—	\$0
Partial de-registration	1, 9, 10	\$75.00
Full de-registration	1	\$125.00

**1** Includes RSP, RIF, Spousal and Locked-in accounts. Does not apply to non-registered accounts. Other exceptions may apply. Talk to your advisor for details.

**2** Clients are not limited to Manulife Mutual Funds. Other exceptions may apply. Talk to your advisor for details.

Name of fee	Terms on fee schedule (#)	Rate details
<b>Other account fees</b>		
Leveraged non-registered account setup	1, 11	\$300.00
Annual administration costs for maintaining a manual or restricted mutual fund	1, 12	\$180/year
DRIP enrolment fee (per account/per security)	1	\$10.00/per account/per security
Exercise of all warrants and rights payment	—	\$0
Dormant account closing (We reserve the right to close accounts with a value of less than \$175 which have had no activity in 12 months unless otherwise noted in terms below, see terms for the additional details)	1, 8, 12, 13, 14	\$150/account
Partial account transfer out	1, 15	\$75.00
Full account transfer out	1, 15	\$150.00
<b>Other service fees</b>		
Certificate registration per certificate	—	\$50 plus third-party charges
Certificate deposit to or withdrawal from Canadian custodian	—	\$50 plus third-party charges
Certificate deposit to or withdrawal from international custodian	—	\$75 plus third-party charges
Rush delivery or deposit of registered certificate (next day)	—	\$75.00 plus delivery and insurance costs
Physical certificate/private securities safekeeping annual administration	—	\$200/year/certificate
Wire processing (Canada)	—	\$35/wire
Wire processing (US and international)	—	\$65/wire
Cheque certification	—	\$35

<b>Name of fee</b>	<b>Terms on fee schedule (#)</b>	<b>Rate details</b>
Cheque request	—	\$10.00 plus any applicable courier and insurance charges
Duplicate tax receipt	—	\$10.00 plus any applicable courier charges
Items or cheques returned for non-sufficient funds	—	\$50.00
Stop payment request	—	\$25.00
GIC re-registration (minimum fee or as charged by issuer)	—	\$75.00
GIC processing (minimum fee or as charged by issuer)	—	\$25.00

All fees charged in currency of the account. All fees are subject to applicable taxes. Some fees itemized in this brochure are for transactions and services that may not apply to your account.

<b>Term</b>	<b>Definition</b>
1	Applies to nominee name accounts unless otherwise noted
2	Maximum charge for all registered account fees is \$150/SIN (excluding RESP accounts)
3	Charged each September to accounts opened as of December 31 of the previous year
4	Charged to accounts transferring out of Manulife Wealth in addition to transfer out and other applicable fees from January to September where a full de-registration fee is not charged.
5	Excluding fee based accounts – AMP, Masters and Premier
6	Fee is waived for clients who hold \$50,000 or more of Manulife Mutual Funds across all Manulife Wealth accounts at the time the fee is determined.
7	Fee is waived if client only holds Labour Sponsored Investment Funds (LSIF) in the account which cannot be redeemed.
8	Applies to client name accounts unless otherwise noted
9	Does not apply to RIF withdrawals
10	Does not apply for Home Buyers Plan (HBP), Lifelong Learning Plan (LLP) withdrawals
11	Excludes loans for RRSP accounts
12	Excludes funds/accounts with funds that have no value or funds that cannot be sold/non-tradable.

Term	Definition
13	Excludes FHSA accounts
14	TFSAs, RESPs, RDSPs will be closed after 24 months of no activity
15	For accounts transferring funds to an external financial institution excluding other Manulife entities.
16	Excluding AMP and Masters accounts



For more information about annual administration fees, contact your advisor.

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