

Annual Administration Fees

Nominee RRSP	\$115
Nominee RRIF / LIF / LRIF	\$125
Nominee RESP	\$75
Nominee FHSA	\$40
Nominee TFSA	\$50
Nominee LIRA / LIF / Locked-in plan fee	\$125
Additional plan fee (linked by Client ID)	\$60

Other Fees

Transfer-out fee	\$175
Withdrawal fee (includes estate disbursements)	\$125
Partial Withdrawal/Transfer-out/De-registration fee**	\$50
DAP (per transaction)	\$25
DRIP enrolment (initial fee only)	\$10
Ineligible mutual funds (per month)	\$10
Trade processing fee	\$25
NSF charges, stop payments	\$50*
Record Search (per year)	\$20
Rush registration (per certificate)	\$200*
Securities registration (per certificate):	
Canadian certificate (in CAD)	\$100*
US certificate (in USD)	\$125*
Securities swap (per security)	\$25
Wire transfer (in and out)	\$50

* Fees may vary, depending on third-party charges

** Not applicable on FHSA/TFSA

For registered accounts that transfer out after January 1 and before the annual administration fee is charged, the full annual fee will be applied. Any miscellaneous fees not listed or services provided by other financial institutions will be charged at cost. All fees are subject to change with a minimum of 60-days written notice and are subject to applicable taxes.

Worldsource Wealth Management Inc. is a wholly owned indirect subsidiary of the Fédération des caisses Desjardins du Québec (FCDQ), which is part of the Desjardins Group. Worldsource Wealth Management Inc. is a member of and is governed by the Canadian Investor Protection Fund (CIPF) and the Canadian Investment Regulatory Organization (CIRO).

Please note the following debit and credit rates as it relates to interest charged or credited to nominee accounts and **effective October 11, 2025**:

	CAD		USD	
	Debit Rate	Credit Rate	Debit Rate	Credit Rate
REGISTERED	21%	0%	21%	0%
OTHER NON-REGISTERED	Prime plus 6%	Prime minus 5.5%	Prime plus 6%	Prime minus 6.5%
MARGIN	Prime plus 1%	Prime minus 5.5%	Prime plus 1%	Prime minus 6.5%

Debit balances carried in any account not approved to borrow against investments held in the account will be charged an interest rate according to the above chart.

NOTES:

- Interest rates are subject to change without notice at any time.
- Rates shown are calculated on a monthly basis. The interest calculation period is from the 16th to the 15th.
- Interest rates are paid on the cash portion of non-registered investment accounts
- Both cash and securities can be held in the same account.
- Investment accounts can contain Canadian and U.S. dollar balances. USD will be converted to CAD if held in a Canadian-denominated account.
- Deposit interest is calculated on the daily balances in the account for the month.
- No credit interest is paid on accounts when the monthly interest amount is less than \$5 per month.

Should you have any questions, please call 1-800-331-8467 or email wwmservice@worldsourcewealth.com.

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