

Administration Fees

Effective January 2024

With approximately \$48 billion in assets under administration, iA Private Wealth is a full-service brokerage firm offering tailored wealth management solutions through a network of more than 500 independent Investment Advisor teams.

Annual Fees¹

Account Type	Fee
Registered savings plan (RSP, LIRA and spousal RSP) ²	\$125/year
Retirement income fund (RIF, LIF)	\$125/year
Group registered savings plan	\$50/year
Registered savings plan holding only mutual funds ³	\$50/year
Registered savings plan holding only GICs ³	\$50/year
Registered accounts under fee-based or managed programs ⁴	No fee
Registered education savings plan	\$25/year
Registered disability savings plan	\$75/year
Tax-free savings account (TFSA)	\$50/year
First Home Savings Account (FHSA)	\$25/year

¹ Annual administration fees apply to each self-directed account. The maximum amount charged for holders of multiple accounts is \$250 (based on social insurance number).

² A \$60 fee is applied for each additional plan.

³ For all registered savings plans, excluding FHSAs and RESPs.

⁴ Registered Plans in households below \$100,000 in total assets are subject to the annual Administration Fees unless they are part of a Unified or Separately Managed Account Program, such as Elite UMA, iAPW Strategic Portfolios, Diversiflex, Vintage or iA WealthAssist.

The administration fees for your registered plans are billed annually in the month of June.

All fees are taxable based on the client's province of residence.

Service Charges

Fee Type	Fee
Partial account transfer to another institution	\$100
Account transfers to another institution	\$175/acc.
Certificate registration	\$100/cert.
Partial plan withdrawal: RSP, HBP	\$50
Full plan deregistration	\$150
Certified cheque	\$25
Inactive account fee ⁵	\$50/year
Cheque – insufficient funds	\$30
Cheque stop payment	\$25
Rush transfer	\$250/cert.
Wire transfer	\$25
Ineligible mutual fund	\$10/month
Safekeeping	\$10/month
Search of records	\$50/½ hour

⁵ This fee applies to non-registered accounts valued at \$10,000 or less that hold securities and have not transacted in the past 12 months.



INVESTED IN YOU.

Administration fee information will be communicated to you in your monthly statement when billed. For trades in a currency other than the currency of the account, we convert any amount deposited to or withdrawn from your account into the currency of your account. The foreign currency charged to your account, includes our spread-based revenue, which is the difference between the rate we obtain from the market and the rate that we charge to our retail clients. The foreign currency conversion rate and our spread will depend on market fluctuations as well as the amount, date and type of foreign currency transaction. We may use a different day for: (a) mutual fund transactions; (b) transactions that you and we agree on; and (c) other transactions we deem necessary. The trustee for your registered plans is Industrial Alliance Trust Inc. If you hold a registered education savings plan or registered disability savings plan, your trustee will be NATCAN Trust Company. Some fees are taxable. iA Private Wealth Inc. is a member of the Canadian Investor Protection Fund and the Canadian Investment Regulatory Organization. iA Private Wealth is a trademark and business name under which iA Private Wealth Inc. operates.