



MD Management  
Limited

# Schedule of Fees and Commissions

## MD PLUS™ ACCOUNTS

For MD Plus accounts, fees are charged quarterly and calculated as a percentage of the value of your assets. The Schedule of Fees and Commissions list all fees that could apply to your account.

## MUTUAL FUNDS

	Buy	Sell	Switch
MD Funds*	\$0	\$0	\$0
Non-MD mutual funds**	\$0	\$0	\$0

\* The sale of units of an MD Fund within 30 days of purchase may result in a 2% early redemption fee. For further details please consult the simplified prospectus.

\*\* Some mutual fund companies may charge other fees such as an early redemption fee, an initial account set-up fee or a deferred sales charge on redemption of back-end load funds.

## EXCHANGE TRADED FUNDS

All ETF trades are not subject to a commission.

## EQUITIES

Where equities are held in an MD Plus account, no commission will be charged on the sale (buys not allowed). Equities will be excluded from the fee calculation.

## GICs

For the purchase or sale of GICs, commissions (if any) are included in the price quoted and will not be charged a management and administration fee.

## MUTUAL FUNDS AND TRAILING COMMISSIONS

All efforts will be made to purchase only fee-based series or to transfer mutual fund assets to a fee-based series within the MD Plus Account. Fee-based series funds generally do not contain trailing commissions, except for MD Stable Income Fund. Where mutual funds that contain trailing

commissions, or other forms of embedded commissions, are allowed to be held in the MD Plus account, these mutual fund assets will be excluded from the calculation of the management and administration fee. MD Management Limited is compensated for the provision of advice through the trailing commission. MD Stable Income Fund will also be excluded from the fee calculation.

## FIXED INCOME

Bond par value	Commission
\$0-\$49,999	\$0
\$50,000 and over	\$0

## OTHER FEES

Service	Fee
Annual registration fee	\$0
Full or partial transfer out of registered accounts	\$135
Full or partial transfer out of non-registered accounts	\$135
Charitable gifting	\$0
Replacement of lost certificates	\$50
Security certificate registration	\$35
Rush certificate registration	\$200
Wire transfer*	\$80

\* Wire transfers of \$10,000 or less are \$80 per payment. Wire transfers between \$10,000.01 and \$50,000 are \$100 per payment. Wire transfers of \$50,000.01 or more are \$130 per payment. Wire transfers may also be subject to a wire transfer fee at your bank.

Note: All fees are subject to GST, HST and provincial taxes where applicable.

Fees and charges are subject to change at any time upon 60 days' notice.

MD Plus™ is a trademark of The Bank of Nova Scotia, used under licence.

MD Stable Income Fund is not a mutual fund. It is a segregated group annuity policy, issued by MD Life Insurance Company. Important information about this product, including potential restrictions or adjustments to redemptions, can be found in the MD Stable Income Fund Group Annuity Policy Certificate, which can be obtained by contacting the MD Trade Centre at 1 800 267-2332 or online at md.ca. Please read it carefully before purchasing. All MD employees dealing with clients regarding insurance products hold life licences.