



**MD Management  
Limited**

MD Plus™ accounts

# Schedule of fees and commissions

For MD Plus accounts, fees are charged quarterly and calculated as a percentage of the value of your assets. Acquisition of securities, including mutual funds and exchange-traded funds (ETFs), are carried out on a commission-free basis.

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. Although we no longer distribute securities of mutual funds on a “deferred sales charge” basis, you may still transfer such securities into your account, and thus may be required to pay a deferred sales charge if you redeem them within specified periods of time.

You may not acquire equity securities in your MD Plus account, and where your MD Plus account holds equities (for example, through transfers in), no commission will be charged on the sale. The value of any equities held in your account will be excluded from the fee calculation.

### **Guaranteed investment certificates (GICs)**

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

### **Mutual funds and trailing commissions**

The products generally available in MD Plus accounts will not include trailing commissions. Where products that contain trailing commissions, or other forms of embedded commissions, are allowed to be held in an MD Plus account, these assets will be excluded from the fee calculation to ensure there is no fee duplication. MD Stable Income Fund will also be excluded from the fee calculation.

### **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-\$130

\* 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.