

## Plan Fees - Municipal Investment Plan

### Investment Management Fee

The investment management fee covers the cost of having your money professionally managed. Your full contribution is invested, as the investment management fee has already been taken into account when the unit value of the fund is determined each day. The investment management fee is expressed on an annual basis, but charged to the fund daily. GST applies to the Investment Management Fee.

	Municipal Investment Plan Pricing	General Pricing	Globefund Rating
<b>SHORT TERM FUNDS</b>			
McLean Budden Money Market	1.32%	n/a	5 Stars
<b>FIXED INCOME FUNDS</b>			
McLean Budden Fixed Income	1.65%	2.56%	4 Stars
PH&N Bond	1.79%	n/a	4 Stars
TDAM Canadian Bond Index	1.45%	2.36%	4 Stars
Legg Mason Global Bond	1.65%	2.56%	2 Stars
<b>ASSET ALLOCATION FUNDS</b>			
Russell LifePoints® Balanced Growth	2.09%	3.00%	n/a
Russell LifePoints® Balanced Income	2.09%	3.00%	n/a
Russell LifePoints® Long-Term Growth	2.10%	3.00%	n/a
<b>BALANCED FUNDS</b>			
Jarislowsky Fraser Balanced	1.64%	2.55%	n/a
JF Taxable Balanced - for ESP	1.64%	2.55%	n/a
McLean Budden Balanced Growth	1.65%	2.55%	4 Stars
PH&N Balanced Pension	1.75%	n/a	4 Stars
Trimark Income Growth	2.17%	2.71%	4 Stars
<b>CANADIAN EQUITIES</b>			
Jarislowsky Fraser Canadian Equity	1.64%	2.55%	n/a
TDAM Canadian Equity Index	1.46%	2.37%	4 Stars
McLean Budden Canadian Equity Value	1.64%	2.55%	3 Stars
MB Canadian Core Equity - for ESP	1.64%	2.55%	3 Stars
Beutel Goodman Small Cap Segregated Fund	1.76%	n/a	5 Stars
<b>TOTAL EQUITIES</b>			
Fidelity True North ®	2.28%	3.08%	4 Stars
PH&N Canadian Equity Plus Pension Trust	1.77%	n/a	4 Stars
<b>U.S. EQUITIES</b>			
McLean Budden American Equity	1.69%	2.60%	4 Stars
TDAM U.S. Market Index	1.47%	2.38%	4 Stars
<b>GLOBAL EQUITIES</b>			
Fidelity International Portfolio	2.30%	3.08%	5 Stars
PH&N Global Equity	1.95%	n/a	3 Stars
Trimark Fund	2.17%	2.71%	n/a
<b>INTERNATIONAL EQUITIES</b>			
Jarislowsky Fraser International Equity	2.07%	2.98%	n/a
PH&N Overseas Equity	1.90%	n/a	3 Stars
TDAM International Equity Index	1.78%	2.69%	3 Stars

#### **Withdrawal/Transfer:**

Withdrawal/transfer to another institution fee while employed, if allowed:

-first one free, all others \$25, normally payable by the plan member

-no restrictions and fees on interfund transfers

#### **Other Fees:**

Fund Trailer Fees:

None

Fees to transfer one fund option to another:

None

Front end/back end loads:

None

Annual Service Fee:

\$ -

Annual per Member Fee

\$ -