

Disclosure Form on our Preferential Custodian Fees and Rates



**Optimize
Wealth Management**

Our Custodian

Our custodian NBIN is currently the largest custodian of Portfolio Management Firms with over \$300 Billion in Assets.

As a client of Optimize Wealth management, you will receive preferential custodian fees and rates which we will pass on to you and are detailed in the following pages.

Fee Schedule

Annual Administration Fees	Standard	Optimize Client
Registered Savings Plan (RRSP/LIRA/QSSP)	\$100	\$0
Registered Retirement Income Fund (RRIF/LRIF/LIF)	\$100	\$0
Tax Free Savings Account (TFSA)	\$50	\$0
Registered Education Savings Plan (RESP)	\$50	\$0
Inactivity Fee (annual, charged quarterly)	\$50	\$0

Optimize Wealth Management does not receive nor benefit from any of the fees or charges listed above. Fees and service charges will be charged in the currency of the transactions and are subject to GST or HST where applicable. Fees are as of July 31, 2022 and are subject to change. Please contact your Portfolio Manager for further information. Any miscellaneous fees for services provided by other financial institutions will be charged through at cost. This summary is intended for information purposes only and Optimize Wealth Management shall not be held liable should rates differ from the above.

Fee Schedule

Registered Plan Fees	Standard	Optimize Client
Plan Deregistration Fees Partial	\$50	\$25
Plan Deregistration Fees Full (Transfer-Out)	\$125	\$125
Unscheduled RIF Withdrawal	\$50	\$0
Eligible Private Share Corporations One Time	\$250	\$250
Eligible Private Share Corporations Annual Fee	\$200	\$200

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Fee Schedule

Ad-Hoc Service Charges	Standard	Optimize Client
Account Transfers (Transfer-Out)	\$125	\$125
Certified Cheque (plus applicable third party charges)	\$15	\$15
Third Party Disbursement (plus applicable third party charges)	\$50	\$50
Cheques - Returned Items (plus other applicable charges)	\$42.50	\$42.50
Stop Payment	\$25	\$25
Wire Transfer (rush same day EFT) - Outbound Domestic	\$25	\$25
Wire Transfer (rush same day EFT) - Outbound International	\$50	\$50
Wire Transfer - Inbound	\$10	\$10

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Fee Schedule

Ad-Hoc Service Charges	Standard	Optimize Client
Electronic Funds Transfer (next day EFT)	\$0	\$0
Non-Eligible Mutual Funds (per month)	\$10	\$10
Certificate Registration (Canadian & US)	\$50	\$50
Rush Certificate Registration (Canadian & US)	\$150	\$150
Paper Statement Fee (per quarter per client ID)	\$10	\$10
Paper Trade Confirmations (per Confirmation)	\$6	\$6
Drip Enrollment (initial fee)	\$2	\$2
Investigation Fee (hourly)	\$50	\$0
Debit Interest	21%	21%

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Trade Execution

Commission charges may be applied by NBIN on any trade, are charged in the currency of the transaction, and are subject to change.

Canadian and US Equities	Standard	Optimize Client
Priced from \$0.01 to \$1.00	1% of gross value of trade, min \$30	1% of gross value of trade, min \$15
Priced from \$1.01 to \$4.99	\$0.02/share, min \$30	\$0.01/share, min \$15
Priced from \$5 to \$24.99	\$0.03/share, min \$30	\$0.02/share, min \$15
Priced from \$25 and over	\$0.04/share, min \$30	\$0.03/share, min \$15

Mutual Funds	Standard	Optimize Client
Mutual Funds (FundSERV)	\$25	\$10
Mutual Funds (non-FundSERV)	\$50	\$50

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SET YOUR GOALS. WE'LL MAKE THEM HAPPEN.

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