



Fees

Effective September 15, 2010 Annual Account Fees*

TFSA	All Other Accounts
\$35**	\$135**

Annual Account Fee Discounts

Portfolio Discounts:

> for additional registered account or additional investment account, or	–	\$60 off
> for investment account with a registered account, or	–	\$100 off
> for holding 100% MRS*** investments, or	–	\$125 off
> for holding 100% Mackenzie and/or MRS*** investments, or	\$35 off	–
> for holding 60% (or more) of market value in the account in Mackenzie and/or MRS*** investments [†] , or	\$35 off	–
> for investment account with an M.R.S. Trust Company investment loan	–	\$135 off

Purchase Discount

> Annual net purchases of \$5,000 (or more) of Mackenzie Investments' funds	\$15 off	\$15 off
---	----------	----------

*A full annual account fee, before any fee discounts, will also be charged on a Full Transfer Out unless, within the 60 days following the April 30 preceding such transfer request, (i) the transfer out request is received; and (ii) an annual account fee for the account has been paid or has otherwise been waived in full. **Not applicable to Fee for Service Accounts. Annual Account Fees may be reduced in whole or in part under arrangements with mutual fund companies or other entities. None of the Annual Account Fee reductions are paid for by your dealer but may be paid for, in whole or in part, by one or more mutual fund companies or other entities. Please contact MRS for further information. ***Cash, M.R.S. Trust Company deposits including GICs, Money Maximizer and Mackenzie TFSA High Interest Cash Builder. [†]Subject to a minimum of \$15,000 in Mackenzie and/or MRS investments.

Fees subject to taxes where applicable.

Annual account fees are payable as at April 30.*

Annual position fees are payable as at May 15.

Other fee schedules available on mrs.com (see **Services**):

- > MRS Group Account Fees
- > MRS High Yield Plus Account
- > MRS Self-Directed Mortgage Administration
- > MRS Investor Services



M.R.S. Inc.
777 Bay Street, Suite 2100
Toronto, ON M5G 2N4
mrs.com

Other Services	TFSA	All Other Accounts
Deregistration/Withdrawal – Partial/Full	\$25 ¹ / \$50	\$25 ² / \$200 ²
Transfer Out ³ – Partial/Full	\$25 / \$50*	\$75 / \$250*
C.O.D. Transaction/SWAP	\$100	\$100
Manual Fund Transaction/Annual Position	\$100 / \$50	\$100 / \$50
Small Business Security Transaction/Annual Position	n/a ⁴	\$200 / \$75
RRIF/LIF/LRIF Cheque	–	\$10
Account Research (per hour)	\$25	\$25
NSF/Returned Item	\$30	\$30
Legal Judgment Related Distribution	\$100	\$100
Estate Settlement	\$375	\$375
Mutual Fund Trade (waived for electronic, PAC, SWP)	\$5	\$5
Safekeeping per account per month	\$50	\$50
Certificate request regular/rush	\$50 / \$200	\$50 / \$200
US Certificate request	\$200 US	\$200 US
Certificate replacement for lost	\$65	\$65
Interest Rates (Rates are posted on mrs.com and subject to a monthly minimum) ⁵		
Minimum credit interest paid to you	\$5	\$5
Minimum debit interest charged to you	\$3	\$3

¹First two partial withdrawals per calendar year are free. ²Does not apply to non-registered accounts. ³Transfer out fees may be waived in whole or in part under arrangements with mutual fund companies or other entities. None of the transfer out fee reductions are paid for by your dealer. Please contact MRS for further information. ⁴Not permitted in TFSA Accounts. ⁵To the extent permitted by applicable law, all interest earned by MRS (i) on cash balances in investment accounts in excess of the interest paid by MRS thereon; and (ii) in connection with monies in transit to or from registered and non-registered accounts, is retained by MRS. For greater certainty, any interest amounts governed by National Instrument 81-102 will not be retained by MRS.