



## smartTrak Fee Disclosure

	Fees Applicable			
	Non-Registered Account	Registered Retirement Savings Plans	Tax-Free Savings Accounts	Registered Retirement and Life Income Funds
Inter-Fund Transfers*	Free	Free	Free	Free
Interim Account Statements**	\$5	\$5	\$5	\$5
Replacement Paper Tax Forms/ Receipts***	\$10	\$10	Not applicable	\$10
Cash Withdrawals or Transfers to Other Institutions	One free per year. Additional withdrawals \$25	One free per year. Additional withdrawals \$25	\$50 per request	One free per year. Additional withdrawals \$25
Frequent Trading****	2%	2%	2%	2%
Investment Management Fees (IMFs)*****	depends on fund	depends on fund	depends on fund	depends on fund

\* No cost if made through the secure Member internet site or interactive voice response system. The first four written requests in a calendar year are free. A fifth written request, and subsequent written requests in a calendar year, incur a \$25 fee.

\*\* Account statements are mailed semi-annually. Account balances are available online anytime. Paper Interim Account Statement requests incur a \$5 fee.

\*\*\* Available via the secure Member internet site at no cost. Replacement paper copies are available at a cost of \$10.

\*\*\*\* A 2% fee may be charged if you trade into and out of a fund within a 15-day calendar period. This fee will apply to your applicable trade value and will be credited back to the affected Market Based Fund(s). This fee does not apply to any of your Guaranteed fund maturity transactions to Market Based Fund(s) or any automated asset rebalancing transactions under your Member account. This fee in no way benefits Manulife Financial.

\*\*\*\*\* Varies by investment fund. See Rate of Return Overview. You may contact your advisor or access the secure Member internet site to request this information.