

Fees Applicable to your Group Retirement Plan

Registered retirement savings plan Contract 43495
THE UBCP RETIREMENT BENEFITS SOCIETY

Investment Funds Fees

| <u>Investment Funds</u> | <u>Manager</u> | <u>Fees (annual rate)</u> |
|---|---------------------|---------------------------|
| 922 Portfolio Series Income (CI) | CI Investments | 0.680% |
| 923 Portfolio Series Conservative (CI) | CI Investments | 0.680% |
| 924 Portfolio Series Balanced (CI) | CI Investments | 0.680% |
| 925 Portfolio Series Balanced Growth (CI) | CI Investments | 0.680% |
| 926 Portfolio Series Growth (CI) | CI Investments | 0.680% |
| 587 Responsible Fossil Fuel Free Bond | Industrial Alliance | 0.530% |
| 884 LifePath Retirement Index I (BlackRock) | BlackRock | 0.450% |
| 879 LifePath 2025 Index (BlackRock) | BlackRock | 0.450% |
| 880 LifePath 2030 Index (BlackRock) | BlackRock | 0.450% |
| 881 LifePath 2035 Index (BlackRock) | BlackRock | 0.450% |
| 882 LifePath 2040 Index (BlackRock) | BlackRock | 0.450% |
| 883 LifePath 2045 Index (BlackRock) | BlackRock | 0.450% |
| 894 LifePath 2050 Index (BlackRock) | BlackRock | 0.450% |
| 912 LifePath 2055 Index (BlackRock) | BlackRock | 0.450% |
| 927 LifePath 2060 Index (BlackRock) | BlackRock | 0.530% |
| 384 Cdn Ethical Equity FFF (Fiera Capital) | Fiera Capital | 0.530% |
| 386 Global Equity FFF (Jarislowsky) | Jarislowsky Fraser | 0.730% |

Administration Fees

| | |
|---|---------|
| Fees at death | \$25.00 |
| Fees in case of separation or divorce | \$25.00 |
| Fees at retirement | \$25.00 |
| Fees applicable to a termination of employment | \$25.00 |
| Fees applicable to a termination of participation | \$25.00 |
| Fees applicable to a termination of plan | \$25.00 |
| Fees applicable to a termination of contract | \$25.00 |
| Fees for all other withdrawals or transfers | \$25.00 |

Fees for Additional Services

Here is a list of available services for which fees apply:

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| Duplicate tax receipts and slips | \$10.00 |
| Additional statement other than the frequency provided in the contract | \$5.00 |
| Cancellation of cheque and reissue | \$30.00 |

Fees for Additional Services

Here is a list of available services for which fees apply:

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|---|--|
| Cheque or pre-authorized payment with non-sufficient funds | \$30.00 |
| Fee for a search of your contact information (depending on organization used) | Between \$10.00 and \$80.00 |
| Details about a complex settlement already made | Hourly rate \$60.00 per hour, one hour minimum |
| Request for paper or scanned copies of documents | \$0.25 per page |
| Request for copies of documents via electronic transmission | \$5.00 per document |

Other services that are not listed and are subject to fees may be available. You will be informed of these fees when the request for service is made. For more information, please contact our Customer Service department at the following number (toll-free): 1 800 567-5670.

Frequent Trading Fees

iA Financial Group (Industrial Alliance Insurance and Financial Services Inc.) reserves the right to impose transaction fees of 2% of the amount transferred on clients who sell or transfer their shares within 60 days of their purchases. These fees are then deducted directly from your account. These fees do not apply to VRSP.

Important Notes

- | Fees related to investment funds represent the total management and administration fees deducted directly from the investment funds or from your account monthly. In addition, operating fees are deducted from the investment funds. For more information on fees, refer to the Financial Report: Investment Funds document available in the Documentation Centre in My Client Space, our secure website.
- | Administration fees are deducted from your account at the time of the event, unless your employer has agreed to pay them.
- | For VRSP and PRPP, the default investment option is the SimpliciA portfolio and the target retirement age is 65.
- | At marriage or conjugal union breakdown in Quebec, fees charged to carry out the division of assets in a pension plan, VRSP or PRPP are equally divided between the spouses. At the time assets are transferred or withdrawn, a fee of \$50.00 is deducted from the account and an equal fee of \$50.00 is applied against the value transferred or withdrawn, unless the spouses have jointly agreed otherwise or the employer has agreed to pay such fees.
- | When guaranteed investments are redeemed before the maturity date (transfers between investment options, withdrawals or other), the value of the guaranteed investments could be adjusted according to the guaranteed interest rates in-force on the redemption date. To find out more, contact our Customer Service department at the following number (toll-free): 1 800 567-5670.
- | The fees presented in this document may be subject to applicable taxes, which are not included in the fees.
- | In the event of a difference between the information disclosed on this page and the contract, the provisions of the latter shall prevail. This page is provided for information purposes only and must not in any way be considered as a contractual document binding iA Financial Group.
- | The fees presented in this document are subject to change.

iA Financial Group is a business name and trademark of
Industrial Alliance Insurance and Financial Services Inc. operates.

The issuer of the contract is
Industrial Alliance Insurance and Financial Services Inc.