Open Access

Fee Schedule

Portfolio	Maximum Weighted Average Annual Fund Manager Fees[1]	Actual Weighted Average Annual Fund Manager Fees as of September 30, 2026 [2]	Weighted Average Annual OAL Investment Management & Administration Fees*	Advisor Fee	Total Fees* as of September 30, 2026 [3]
1	up to 0.25%	0.19%	0.50%	0.25%	0.94%
2	up to 0.27%	0.22%	0.50%	0.25%	0.97%
3	up to 0.29%	0.25%	0.50%	0.25%	1.00%
4	up to 0.32%	0.26%	0.50%	0.25%	1.01%
5	up to 0.35%	0.27%	0.50%	0.25%	1.02%
6	up to 0.38%	0.27%	0.50%	0.25%	1.02%
7	up to 0.42%	0.28%	0.50%	0.25%	1.03%
8	up to 0.46%	0.27%	0.50%	0.25%	1.02%
9	up to 0.50%	0.26%	0.50%	0.25%	1.01%

[1] The maximum weighted average annual fund manager fee for each portfolio is quoted. The actual fee will vary based on the fund composition selected by Open Access for each portfolio. The maximum fees from dollar 1 are quoted; as assets increase for Open Access' entire client base, these fees will decline. These fee savings will be passed on to all Plan Participants.

[2] The actual weighted average annual fund manager fees as of September 30, 2026 are quoted. These fees could change if the present fund composition changes.

[3] Fees are subject to GST, HST or other applicable taxes as appropriate and are applicable to all assets in the Plan. Fees are calculated and payable by Plan Participants at each calendar month-end or at the time of withdrawal (unless paid directly out of the assets of the fund) based on the average daily or month-end net asset value of the investments held by the Plan during the period.

* The fees quoted are inclusive of MER's and administrations expenses. MER's are charged to each client account while the administration expenses are charged to individual funds. Annual rates are subject to GST or HST as appropriate and are applicable to all assets in each plan; fees will be calculated and payable at each calendar month, or quarter, or at the time of withdrawal (unless paid directly out of the assets of the fund) based on the average daily or month-end net asset value of the investments held by the plan during the period. The maximum fees from dollar 1 are quoted; as assets increase for Open Access' entire client base, these fees will decline. These fee savings will be passed on to the members.

Please note that the weighted average annual fund manager fees are subject to the change by the independent fund manager.

Withdrawal and Transfer Fees:

All withdrawals from accounts are subject to a fee of $60, plus applicable taxes, which is deducted from the net amount withdrawn. All transfers out of accounts are subject to a fee of $150 plus applicable taxes.

NSF Cheques:

Open Access may apply a charge of $10 for NSF cheques.

DIHA112026

302 Bay Street, Suite 503-01, Toronto, ON, M5H 0B6
1.866.625.4777 · F. 416.955.4878 · inquiry@openaccessltd.com · www.openaccessltd.com