

Fee Schedule

Portfolio	Maximum Weighted Average Annual Fund Manager Fees ¹	Actual Weighted Average Annual Fund Manager Fees as of	Weighted Average Annual OAL Investment Management & Administration Fees*	Total Fees* as of
1				
2				
3				
4				
5				
6				
7				
8				
9				



Covered by Plan Member



Covered by Equitable Bank

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 _____ 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 and by Equitable Bank 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 MERs and administrations expenses. MERs 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 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.

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withdrawals from accounts are subject to a fee of \$60, plus applicable taxes, which is deducted from the net amount withdrawn.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 \$25 for NSF cheques.