

Morgan Stanley Wealth Management Canada Full-Service Statement of Rates and Fees

JULY 2021

Your Morgan Stanley relationship enables you to select from a variety of account types to help meet both everyday needs and long-term objectives. The information below will help you to understand the account and service fees that may be applied to your account(s).¹ Fees may vary by account type and are subject to change. Please speak with a member of the Morgan Stanley team if you have any questions regarding our account or service fees.

DESCRIPTION	AMOUNT	FREQUENCY
EFT – Electronic Funds Transfer Out	\$15	Per Transfer
EFT returns/rejections	\$50	Per Return
Domestic CAD wire	\$50	Per Wire Transfer
Domestic USD wire (USD)	\$50	Per Wire Transfer
US wires (USD)	\$50	Per Wire Transfer
International Wire Transfer	\$50	Per Wire Transfer
Full Account Transfer	\$150	Per Account Transfer
Partial Account Transfer	\$75	Per Request
Registered account fee (TFSA, RRIF, LIRA, RRSP) ²	\$125	Per Year
Registered account fee – RESP ²	\$50	Per Year
Cheque request	\$30	Per Cheque
NSF cheque	\$50	Per Cheque
RRSP De-registrations – full	\$100	Per Event
RRSP De-registrations – partial	\$50	Per Event
CCPC holdings in RRSP – per security ³	\$300	Per Year
Pre-authorized RIF withdrawal by cheque	\$25	Per Cheque

MORGAN STANLEY WEALTH MANAGEMENT CANADA FULL-SERVICE STATEMENT OF RATES AND FEES

DESCRIPTION	AMOUNT	FREQUENCY
Early settlement	\$100	Per Security
Certificate withdrawal	\$60	Per Certificate
Certificate withdrawal – Rush	\$225	Per Certificate
Legend removal	\$500	Per Certificate
Safekeeping – per security	\$50	Per Month
Search for records	\$100	Per Hour
Estate processing ⁴	\$100	Per Hour
Deposit physical certificate into Estate account	\$100	Per Hour
Warrants/Rights exercise	\$20	Per Transaction
Request for refund or replacement on lost or stolen cheque	\$20	Per Cheque
Request for mailed contracts and statements	\$20	Per Month
Registered Plan Swap Fee	\$25	Per Security
Late Payment ⁵	\$25	Per Event
Foreign Currency Negative Rate Maintenance Fee ⁶	Varies	Monthly

¹ Some of the fees described are charged by Morgan Stanley Wealth Management Canada, Inc. (“Morgan Stanley”), while others are charged by third parties. All fees subject to GST/HST where applicable. Fees will be charged in the currency of the transaction. Any out-of-pocket expenses (e.g. courier charges) incurred by MSWC will be charged in addition to the fee specified. Fees are subject to change. Morgan Stanley reserves the right, in its sole discretion, to discount or waive any fees. If you have questions regarding these fees, please contact a member of the Morgan Stanley team or call the number on your account statement.

² The annual account fee for Registered Accounts will be charged for any calendar year or portion of any calendar year, pro-rated monthly, during which you have a Registered Account with Morgan Stanley. Annual fees are charged in January of each year and will automatically be debited from your Registered Account.

³ Requests for CCPC holdings in RRSP accounts will be considered on an exception basis only. Contact a member of your Morgan Stanley Team for further information

⁴ The estate account processing fee is waived if it is a Joint with Rights of Survivorship (JWROS) account.

⁵ If a trade payment is late, you may be charged \$25 plus any applicable debit interest on the amount owed, beginning the day after settlement date. All deposits to the client accounts, including trade payments, will be used first to satisfy existing debits. You may therefore be charged a late fee on the trade if the payment is insufficient to cover both the trade and any existing debits.

⁶ If a foreign currency is yielding a negative interest rate, Morgan Stanley in its discretion may charge your accounts(s) a monthly negative interest rate fee.

© 2021 Morgan Stanley Wealth Management Canada Inc. Morgan Stanley Wealth Management Canada Inc. (“MSWC”) is a wholly owned subsidiary of Solium Capital ULC. MSWC is a member of the Investment Industry Regulatory Organization of Canada and the Canadian Investor Protection Fund.