

PRICING FOR INVESTMENT ACCOUNTS

LBC Financial Services offers a full range of investment accounts that are adapted to your needs.

Some fees may apply according to your account type. Refer to the schedule below for pricing¹ for the accounts and related transactions.

	RRSP, LIRA, RRIF, ² LIF, ² LOCKED-IN RRSP, GROUP RRSP ³	TAX-FREE SAVINGS ACCOUNT (TFSA)	NON- REGISTERED ACCOUNT
TRANSACTION FEES			
› Withdrawal	\$75 (per withdrawal, per account)	N/A	N/A
› Account closing	\$75 (per closing, per account)	N/A	N/A
› Transfer to another institution, full or partial (cash ⁴ , mutual funds, term deposits, guaranteed investment certificates and <i>ActionGIC</i>)	\$150 (per transfer, per account)	\$150 (per transfer, per account)	N/A
ANNUAL SERVICE FEES^{5,10}			
› Portfolio of only guaranteed investment certificates (GICs), term deposits and cash	\$0	N/A	N/A
› Portfolio of less than \$25,000 in mutual funds ⁶	\$30 (per account) ⁹	N/A	N/A
› Portfolio of \$25,000 or more in mutual funds ⁶	\$0	N/A	N/A
FEE-BASED ACCOUNTS^{7,8}			
Fee percentage billed (at annualized rate) based on the assets invested (at value) in fee based mutual funds			
› Less than \$500,000	1.00%	1.00%	1.00%
› \$500,000 to \$749,999.99	0.75%	0.75%	0.75%
› \$750,000 to \$999,999.99	0.65%	0.65%	0.65%
› \$1,000,000 or more	0.55%	0.55%	0.55%
› Annual account administration fee (included in the billed fees ⁹)	\$200 (per account)	\$200 (per account)	\$200 (per account)

1. Pricing effective April 1, 2023, except for the fee-based accounts, effective December 17, 2018. These fees are subject to applicable taxes. LBCFS may change the fees that apply to the different services at any time by posting notice in Laurentian Bank branches, at Laurentian Bank automated banking machines, on our website or on your statement. These changes will come into effect sixty (60) days after notice is first posted or, in the case of a statement, within sixty (60) days of the date on which the statement with new pricing is sent. You acknowledge that by using your account after the effective date of the changes, you consent to the changes made. 2. No withdrawal fees for RRIFs or LIFs. 3. This type of plan is offered exclusively to certain existing group RRSPs. 4. The interest rate on cash in accounts (all account types) may be changed. 5. Does not apply to fee-based accounts. Refer to the "Fee-based accounts" section. 6. Value of portfolio as at September 30. 7. This account type is offered exclusively to Private Banking clients who have more than \$250,000 invested in mutual funds with LBC Financial Services Inc. and have agreed to sign up for the Private banking fee-based accounts. Accounts can be householded to calculate fees if at least \$500,000 in eligible mutual funds are invested. Refer to the Private banking fee-based accounts for more information. 8. The minimum fee percentage will be applied to an account upon conversion to the fee-based series. The percentage will then be adjusted to the percentage indicated on the LBCSF Account Application Addendum signed by the client. If no fee has yet been charged to the account, the fee start date will be April 1, 2023. 9. Account administration fees are paid out of the monthly billed fees. The fees are subject to a monthly minimum of \$12.50, plus taxes, for each account. 10. The Annual service fee will not be charged to accounts that hold a pre-authorized payment plan for contributions to mutual funds of at least \$600 per year.

FOCUSED ON
YOUR NEEDS

PRICING FOR
INVESTMENT
ACCOUNTS
AND CLIENT
SATISFACTION



LBC FINANCIAL SERVICES

Effective April 1, 2023

ACHIEVING CUSTOMER SATISFACTION

At LBC Financial Services Inc.*, the satisfaction of our clients is our highest priority. That is why we have mechanisms in place to receive your comments on our policies and service quality and to respond promptly when there is a problem that requires us to take corrective action.

If you have comments or complaints about our services, fees or handling of personal information, we suggest you follow these steps:

COMMENTS

Contact your branch manager or the Laurentian Bank Telebanking Center:

Phone: 514-522-1846 or toll-free 1-800-522-1846.

COMPLAINTS

Step 1:

Start by contacting your branch manager.

Step 2:

If you are not satisfied with the response you received, please contact the management team at LBC Financial Services (your “broker”) in writing using the following contact information:

LBC Financial Services
Complaints Management
1360 René-Lévesque Boulevard West, Suite 630
Montréal, Quebec H3G 0E9
Fax: 514-284-6982
complaint-lbcfs@laurentianbank.ca

Upon receipt of your complaint, your broker will confirm receipt within five working days and will reply within 56 days.

Step 3:

If the issue is still not resolved to your satisfaction after the second step, please contact the Laurentian Bank Head of Complaints Resolution's Office, preferably in writing, using the following contact information:

Laurentian Bank
Head of Complaints Resolution
1360 René-Lévesque Boulevard West, Suite 600
Montréal, Quebec H3G 0E5
Phone: 514-284-7192 or toll-free 1-800-479-1244
Fax: 514-284-7194 or toll-free 1-800-473-4790
HCR@laurentianbank.ca

Upon receipt of your complaint, the Laurentian Bank Head of Complaints Resolution's Office will reply within 56 days.

While it is preferable to resolve cases at the source, this is not always possible. LBC Financial Services has established a team of experts to ensure that all written complaints are properly and reasonably assessed and resolved in a fair and timely manner.

In the following cases, you may file a complaint with the Ombudsman for Banking Services and Investments (OBSI) after communicating with your broker about the issue:

- > Your broker did not respond to your complaint in writing within 56 days of receiving it.
- > Your broker responded to your complaint, but you are not satisfied with the response. In this case, you have up to 180 working days after receiving the broker's response to submit your complaint to the OBSI.

OSBI

20 Queen Street West, Suite 2400, P.O. Box 8
Toronto, Ontario M5H 3R3
Phone: toll-free 1-888-451-4519, ext. 2259
Fax: 416-225-4722 or toll-free 1-888-422-2865
ombudsman@obsi.ca

Please note that at any time you can contact the provincial regulatory authority using one of the following means of communication:

Province of Quebec

Autorité des marchés financiers
Place de la Cité, Cominar Tower
2640 Laurier Boulevard, Suite 400
Quebec, Quebec G1V 5C1
Phone: 514-395-0337 (Montreal) or
418-525-0337 (Quebec)
or toll-free 1-877-525-0337
Fax: 1-877-285-4378
lautorite.qc.ca

Other Canadian provinces

Mutual Fund Dealers Association of Canada
121 King Street West, Suite 1000
Toronto, Ontario M5H 3T9
Phone: 416-361-6332 or toll-free 1-888-466-6332
Fax: 416-361-9073
complaints@mfd.ca
mfd.ca

OTHER AVENUES

If the problem is related to a personal information issue, you may get in touch with one of these organizations:

Office of the Privacy Commissioner of Canada

30 Victoria Street,
Gatineau, Quebec K1A 1H3
Phone: 819-994-5444 or toll-free 1-800-282-1376
priv.gc.ca

Clients in Quebec:

Complaint Services
Commission d'accès à l'information du Québec
525 René-Lévesque Boulevard East, Suite 2.36,
Quebec, Quebec G1R 5S9
Phone: 514-864-8808 (Montréal), 418- 528-7741
(Quebec) and toll-free 1-888- 528-7741
plaintes@cai.gouv.qc.ca
cai.gouv.qc.ca

Clients in Alberta:

Office of the Information and
Privacy Commissioner (OIPC)
Edmonton
9925 109 Street NW, Suite 410,
Edmonton, Alberta T5K 2J8
Phone: 780-422-6860 or toll-free 1-888-878-4044
Fax: 780-422-5682
generalinfo@oipc.ab.ca
oipc.ab.ca

Calgary

801 6 Avenue SW, Suite 2460,
Calgary, Alberta T2P 3W2
Phone: 403-297-2728 or toll-free 1-888-878-4044
Fax: 403-297-2711
generalinfo@oipc.ab.ca
oipc.ab.ca

Clients in British Columbia:

Office of the Information and Privacy Commissioner
PO Box 9038, Stn. Prov. Govt.,
Victoria, B.C. V8W 9A4
Phone: 250-387-5629 or toll-free 1-800-663-7867
Fax: 250-387-1696
info@oipc.bc.ca
oipc.bc.ca



LBC FINANCIAL SERVICES

*LBC Financial Services Inc. (“LBCFS”) is a subsidiary of Laurentian Bank of Canada (“Bank”). LBCFS is a corporate entity separate from Laurentian Bank, B2B Bank Financial Services Inc., B2B Trustco, and any other issuer.