

Your
NextStep
Schedule of fees

Schedule of fees

Group savings plans

Registered retirement savings plan (RRSP)

Tax-free savings account (TFSA)

Non-registered savings plan (NRSP)

Group retirement income plans

Registered retirement income fund (RRIF)

Life income fund (LIF)

Locked-in retirement income fund (LRIF)

Restricted life income fund (RLIF)

Prescribed registered retirement income fund (PRRIF)

There are certain administrative costs for your plan(s), as set out in this *Schedule of fees*, effective Nov. 1, 2016. Additional charges may be incurred where permitted by law, or otherwise disclosed to you. Your member certificate(s)/Declarations of Trust govern your rights and responsibilities under the plan(s). Please contact *Access Line* at 1-800-724-3402 if you have any questions.

The *NextStep* plans are sponsored by The Great-West Life Assurance Company (Great-West Life) and issued by London Life Insurance Company (London Life), a subsidiary of Great-West Life, with the exception of the trustee group retirement savings plan and the trustee group retirement income plans. These plans invest in group annuity contracts issued by Great-West Life, London Life and The Canada Life Assurance Company (Canada Life). Investors Group Trust Co. Ltd. is the trustee for the trustee group retirement savings plan and the trustee group retirement income plans and London Life is the agent for the trustee. The issuer/trustee is referenced in this document as “us,” “we” and “our.” Other defined terms in this *Schedule of fees* have the meaning given to them in your certificate(s) and/or Declarations of Trust.

Interest rates (IR)

Guaranteed investments will earn interest in accordance with the applicable investment rules. Interest rates are determined daily.

Investments in guaranteed investments (excluding daily interest accounts) will be credited with interest at a rate equal to our standard rate, plus an enhancement.

Fee for investment management

Investment management fees (IMFs) are paid to investment managers for their professional services, including daily fund management. IMFs may include a fee to us, if applicable, for the cost of administering and servicing your plan. IMFs are based on the asset value of each fund and are paid directly from the fund daily; IMFs don't include applicable taxes, which are also charged.

Fund operating expenses (FOEs) are also charged directly to the fund to cover costs and expenses such as audit and custodial fees, fund transaction costs, taxes paid by the fund, bank fees, fund valuation and reporting. FOEs may be associated with third-party investment manager underlying funds and/or our segregated funds. These fees are charged as they occur and don't include applicable taxes, which are also charged. The total amount is calculated and reported to you at the end of each year. The amount we report will usually be the previous year-end charges, calculated as a percentage of the fund.

The investment management fee and expense (IMFE) is the IMF plus FOE, excluding applicable taxes. Information about these fees can be found on www.grsaccess.com.

Withdrawals

Withdrawals fees are subject to the terms of the plan(s) and apply to each calendar year.

For RRSP and NRSP, the fees are based on your total *NextStep* balance as shown in the chart below. A withdrawal fee may be deducted from your withdrawal, depending on your *NextStep* balance and number of withdrawals you make from each plan type.

<i>NextStep</i> balance	Withdrawal fees for each plan type
Less than \$250,000	One free withdrawal, \$50 each additional withdrawal
More than \$250,000	Four free withdrawals, \$50 each additional withdrawal

For TFSA, each withdrawal is subject to a \$25 fee that's deducted from your withdrawal, regardless of your *NextStep* balance.

In the event of a full withdrawal from a retirement income plan, and the funds are transferred to another financial institution, a \$75 fee will apply for each plan type transferred.

Unscheduled, lump-sum payments from retirement income plans

An unscheduled payment is a withdrawal that's not on one of your regularly scheduled payment dates. A fee of \$25 will be deducted from the withdrawal. Increasing the amount of your scheduled payments is not considered an unscheduled payment.

Locating a missing person

Where a benefit becomes payable under the terms of the plan(s) and a missing person needs to be located, there will be a fee deducted from the value of the member's account(s) associated with the missing person, in accordance with our administrative procedures.

Guaranteed investment withdrawal values

If you retire or die, have scheduled payments during retirement, or choose to make a withdrawal at the end of the interest guarantee period, your guaranteed investment account value will be calculated at book value.

However, if a withdrawal or unscheduled payment is made before the end of the interest guarantee period, or maturity date, the value received will be calculated by comparing the book value to the market value of the guaranteed investment. You will receive the lesser of the two.

For transfers between investment options and retirement income plans, your guaranteed investment account value will be calculated at market value.

Book value — If a withdrawal or scheduled payment is made before the end of the interest guarantee period, or in other words, before its maturity date, the value received will be calculated by applying the guaranteed interest rate to the initial investment from the time the investment was made until the date of the withdrawal. For example, if a contribution of \$1,000 was made to a one year guaranteed investment, the book value after six months would be \$1,000 plus six months worth of its guaranteed interest.

Market value — If a withdrawal or unscheduled payment is made before the end of the interest guarantee period, or in other words, before its maturity date, the value received will be based on two calculations. First, we will determine the amount the guaranteed investment would have been worth if held to the original maturity date. That amount will then be discounted from the maturity date to the date of withdrawal using the then current interest rate for the same guaranteed term at the time of the withdrawal. The amount received could be higher or lower than the book value, and depends on whether the interest rates at the time of withdrawal are higher or lower than the interest rate at the time of your original investment.

Frequent trading

Frequent trading is an investment strategy that's detrimental to other members invested in the same variable investment options. In order to deter this activity, frequent trading is monitored. If it's determined that excessive trading is occurring, a frequent trading fee may be charged (currently up to two per cent of the amount exchanged) or a transfer may not be allowed.

Important notes

The fees listed in this schedule are subject to change. IMFs are shown exclusive of applicable taxes, FOEs, and are subject to change. These fees are current as of Nov. 1, 2016. You may request an updated *Schedule of fees* at any time.

For group savings plans, your asset balance as of June 30 of each year determines your IMF and IR level, and your withdrawal fees, for the following year. Any changes to your level are made by August 31.

For group retirement income plans, your asset balance when you purchase these plan types determines your IMF and IR level, which typically doesn't change. However, if you transfer a portion of your plan to or from another financial institution or if you make a significant withdrawal, your remaining balance will be reviewed and your fee level adjusted if necessary.

This *Schedule of fees* applies to plan numbers 36745, 38028, 62396, 62640.

Schedule of fees

Guaranteed investment accounts ¹ (GIAs)	IR (less than \$50,000)	IR (\$50,000-\$100,000)	IR (\$100,000-\$250,000)	IR (\$250,000-\$500,000)	IR (\$500,000-\$1,000,000)	IR (more than \$1,000,000)
1 year GIA	Base + .15	Base + .25	Base + .40	Base + .50	Base + .50	Base + .50
2 year GIA	Base + .15	Base + .25	Base + .40	Base + .50	Base + .50	Base + .50
3 year GIA	Base + .15	Base + .25	Base + .40	Base + .50	Base + .50	Base + .50
4 year GIA	Base + .15	Base + .25	Base + .40	Base + .50	Base + .50	Base + .50
5 year GIA	Base + .15	Base + .25	Base + .40	Base + .50	Base + .50	Base + .50
Asset allocation funds						
Target risk funds	IMF (less than \$50,000)	IMF (\$50,000-\$100,000)	IMF (\$100,000-\$250,000)	IMF (\$250,000-\$500,000)	IMF (\$500,000-\$1,000,000)	IMF (more than \$1,000,000)
Continuum Funds (Portfolio Solutions Group)						
Conservative Continuum Fund (S605)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Moderate Continuum Fund (S606)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Balanced Continuum Fund (S607)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Advanced Continuum Fund (S608)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Aggressive Continuum Fund (S609)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Portfolio Funds (Portfolio Solutions Group)						
Conservative Portfolio Fund (LCOPO)	1.95%	1.85%	1.65%	1.45%	1.30%	1.20%
Moderate Portfolio Fund (LMOPO)	1.95%	1.85%	1.65%	1.45%	1.30%	1.20%
Balanced Portfolio Fund (LBAPO)	1.95%	1.85%	1.65%	1.45%	1.30%	1.20%
Advanced Portfolio Fund (LADPO)	1.95%	1.85%	1.65%	1.45%	1.30%	1.20%
Aggressive Portfolio Fund (LAGPO)	1.95%	1.85%	1.65%	1.45%	1.30%	1.20%
Profile Funds (Portfolio Solutions Group)						
Conservative Profile Fund (LCOPR)	1.95%	1.85%	1.65%	1.45%	1.30%	1.20%
Moderate Profile Fund (LMOPR)	1.95%	1.85%	1.65%	1.45%	1.30%	1.20%
Balanced Profile Fund (LBAPR)	1.95%	1.85%	1.65%	1.45%	1.30%	1.20%
Advanced Profile Fund (LCFPR)	1.95%	1.85%	1.65%	1.45%	1.30%	1.20%
Aggressive Profile Fund (LAGPR)	1.95%	1.85%	1.65%	1.45%	1.30%	1.20%
LifePoints® (Russell Investments)						
LP Balanced Income Fund (S320)	2.25%	2.15%	1.95%	1.75%	1.60%	1.50%
LP Balanced Growth Fund (S321)	2.25%	2.15%	1.95%	1.75%	1.60%	1.50%
LP Long-Term Growth Fund (S322)	2.25%	2.15%	1.95%	1.75%	1.60%	1.50%
Multi-Asset Growth Strategy Fund (S328)	2.25%	2.15%	1.95%	1.75%	1.60%	1.50%
Target date funds	IMF (less than \$50,000)	IMF (\$50,000-\$100,000)	IMF (\$100,000-\$250,000)	IMF (\$250,000-\$500,000)	IMF (\$500,000-\$1,000,000)	IMF (more than \$1,000,000)
LifePath® (BlackRock)						
LifePath 2015 Retirement (BGI15)	1.95%	1.85%	1.65%	1.45%	1.30%	1.20%
LifePath 2020 (BGI20)	1.95%	1.85%	1.65%	1.45%	1.30%	1.20%
LifePath 2025 (BGI25)	1.95%	1.85%	1.65%	1.45%	1.30%	1.20%
LifePath 2030 (BGI30)	1.95%	1.85%	1.65%	1.45%	1.30%	1.20%
LifePath 2035 (BGI35)	1.95%	1.85%	1.65%	1.45%	1.30%	1.20%
LifePath 2040 (BGI40)	1.95%	1.85%	1.65%	1.45%	1.30%	1.20%
LifePath 2045 (BGI45)	1.95%	1.85%	1.65%	1.45%	1.30%	1.20%
LifePath 2050 (BGI50)	1.95%	1.85%	1.65%	1.45%	1.30%	1.20%
LifePath 2055 (BGI55)	1.95%	1.85%	1.65%	1.45%	1.30%	1.20%
Cadence (Portfolio Solutions Group)						
Cadence 2010 Retirement Fund (CAD10)	2.00%	1.90%	1.70%	1.50%	1.35%	1.25%
Cadence 2015 Fund (CAD15)	2.00%	1.90%	1.70%	1.50%	1.35%	1.25%
Cadence 2020 Fund (CAD20)	2.00%	1.90%	1.70%	1.50%	1.35%	1.25%
Cadence 2025 Fund (CAD25)	2.00%	1.90%	1.70%	1.50%	1.35%	1.25%
Cadence 2030 Fund (CAD30)	2.00%	1.90%	1.70%	1.50%	1.35%	1.25%
Cadence 2035 Fund (CAD35)	2.00%	1.90%	1.70%	1.50%	1.35%	1.25%
Cadence 2040 Fund (CAD40)	2.00%	1.90%	1.70%	1.50%	1.35%	1.25%

¹Guaranteed investment accounts (GIAs) for the NextStep group RRSP and group retirement income plans may be issued by London Life, Great-West Life and/or Canada Life, as applicable.

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Target date funds	IMF (less than \$50,000)	IMF (\$50,000-\$100,000)	IMF (\$100,000-\$250,000)	IMF (\$250,000-\$500,000)	IMF (\$500,000-\$1,000,000)	IMF (more than \$1,000,000)
Cadence (Portfolio Solutions Group) - continued						
Cadence 2045 Fund (CAD45)	2.00%	1.90%	1.70%	1.50%	1.35%	1.25%
Cadence 2050 Fund (CAD50)	2.00%	1.90%	1.70%	1.50%	1.35%	1.25%
Cadence 2055 Fund (CAD55)	2.00%	1.90%	1.70%	1.50%	1.35%	1.25%
Cadence Retirement Fund (CADRT)	2.00%	1.90%	1.70%	1.50%	1.35%	1.25%
Cadence Equity Fund (CADEQ)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Cadence Fixed Income Fund (CADFI)	1.95%	1.85%	1.65%	1.45%	1.30%	1.20%
ClearPath (Fidelity)						
ClearPath 2010 Fund (CP10)	2.10%	2.00%	1.80%	1.60%	1.45%	1.35%
ClearPath 2015 Fund (CP15)	2.10%	2.00%	1.80%	1.60%	1.45%	1.35%
ClearPath 2020 Fund (CP20)	2.10%	2.00%	1.80%	1.60%	1.45%	1.35%
ClearPath 2025 Fund (CP25)	2.10%	2.00%	1.80%	1.60%	1.45%	1.35%
ClearPath 2030 Fund (CP30)	2.10%	2.00%	1.80%	1.60%	1.45%	1.35%
ClearPath 2035 Fund (CP35)	2.10%	2.00%	1.80%	1.60%	1.45%	1.35%
ClearPath 2040 Fund (CP40)	2.10%	2.00%	1.80%	1.60%	1.45%	1.35%
ClearPath 2045 Fund (CP45)	2.10%	2.00%	1.80%	1.60%	1.45%	1.35%
ClearPath 2050 Fund (CP50)	2.10%	2.00%	1.80%	1.60%	1.45%	1.35%
ClearPath 2055 Fund (CP55)	2.10%	2.00%	1.80%	1.60%	1.45%	1.35%
ClearPath Income Fund (CPIF)	2.10%	2.00%	1.80%	1.60%	1.45%	1.35%
Continuum (Portfolio Solutions Group)						
Continuum 2010 Retirement Fund (CNT10)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Continuum 2015 Fund (CNT15)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Continuum 2020 Fund (CNT20)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Continuum 2025 Fund (CNT25)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Continuum 2030 Fund (CNT30)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Continuum 2035 Fund (CNT35)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Continuum 2040 Fund (CNT40)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Continuum 2045 Fund (CNT45)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Continuum 2050 Fund (CNT50)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Continuum 2055 Fund (CNT55)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Harmonized (Portfolio Solutions Group)						
Harmonized Fund 2015 (H15)	1.90%	1.80%	1.60%	1.40%	1.25%	1.15%
Harmonized Fund 2020 (H20)	1.90%	1.80%	1.60%	1.40%	1.25%	1.15%
Harmonized Fund 2025 (H25)	1.90%	1.80%	1.60%	1.40%	1.25%	1.15%
Harmonized Fund 2030 (H30)	1.90%	1.80%	1.60%	1.40%	1.25%	1.15%
Harmonized Fund 2035 (H35)	1.90%	1.80%	1.60%	1.40%	1.25%	1.15%
Harmonized Fund 2040 (H40)	1.90%	1.80%	1.60%	1.40%	1.25%	1.15%
Harmonized Fund 2045 (H45)	1.90%	1.80%	1.60%	1.40%	1.25%	1.15%
Harmonized Fund 2050 (H50)	1.90%	1.80%	1.60%	1.40%	1.25%	1.15%
Harmonized Fund 2055 (H55)	1.90%	1.80%	1.60%	1.40%	1.25%	1.15%
Risk-adjusted target date funds						
Continuum (Portfolio Solutions Group)						
Continuum Conservative 2015 (CNY15)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Continuum Conservative 2020 (CNY20)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Continuum Conservative 2025 (CNY25)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Continuum Conservative 2030 (CNY30)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Continuum Conservative 2035 (CNY35)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Continuum Conservative 2040 (CNY40)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Continuum Conservative 2045 (CNY45)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Continuum Conservative 2050 (CNY50)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Continuum Conservative 2055 (CNY55)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Continuum Balanced - See Continuum Funds under Target date funds						

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Risk-adjusted target date funds	IMF (less than \$50,000)	IMF (\$50,000-\$100,000)	IMF (\$100,000-\$250,000)	IMF (\$250,000-\$500,000)	IMF (\$500,000-\$1,000,000)	IMF (more than \$1,000,000)
Continuum (Portfolio Solutions Group) - continued						
Continuum Aggressive 2015 (CNZ15)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Continuum Aggressive 2020 (CNZ20)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Continuum Aggressive 2025 (CNZ25)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Continuum Aggressive 2030 (CNZ30)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Continuum Aggressive 2035 (CNZ35)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Continuum Aggressive 2040 (CNZ40)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Continuum Aggressive 2045 (CNZ45)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Continuum Aggressive 2050 (CNZ50)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Continuum Aggressive 2055 (CNZ55)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Harmonized (Portfolio Solutions Group)						
Harmonized Conservative 2015 (HY15)	1.90%	1.80%	1.60%	1.40%	1.25%	1.15%
Harmonized Conservative 2020 (HY20)	1.90%	1.80%	1.60%	1.40%	1.25%	1.15%
Harmonized Conservative 2025 (HY25)	1.90%	1.80%	1.60%	1.40%	1.25%	1.15%
Harmonized Conservative 2030 (HY30)	1.90%	1.80%	1.60%	1.40%	1.25%	1.15%
Harmonized Conservative 2035 (HY35)	1.90%	1.80%	1.60%	1.40%	1.25%	1.15%
Harmonized Conservative 2040 (HY40)	1.90%	1.80%	1.60%	1.40%	1.25%	1.15%
Harmonized Conservative 2045 (HY45)	1.90%	1.80%	1.60%	1.40%	1.25%	1.15%
Harmonized Conservative 2050 (HY50)	1.90%	1.80%	1.60%	1.40%	1.25%	1.15%
Harmonized Conservative 2055 (HY55)	1.90%	1.80%	1.60%	1.40%	1.25%	1.15%
Harmonized Balanced - See Harmonized Funds under Target date funds						
Harmonized Aggressive 2015 (HZ15)	1.90%	1.80%	1.60%	1.40%	1.25%	1.15%
Harmonized Aggressive 2020 (HZ20)	1.90%	1.80%	1.60%	1.40%	1.25%	1.15%
Harmonized Aggressive 2025 (HZ25)	1.90%	1.80%	1.60%	1.40%	1.25%	1.15%
Harmonized Aggressive 2030 (HZ30)	1.90%	1.80%	1.60%	1.40%	1.25%	1.15%
Harmonized Aggressive 2035 (HZ35)	1.90%	1.80%	1.60%	1.40%	1.25%	1.15%
Harmonized Aggressive 2040 (HZ40)	1.90%	1.80%	1.60%	1.40%	1.25%	1.15%
Harmonized Aggressive 2045 (HZ45)	1.90%	1.80%	1.60%	1.40%	1.25%	1.15%
Harmonized Aggressive 2050 (HZ50)	1.90%	1.80%	1.60%	1.40%	1.25%	1.15%
Harmonized Aggressive 2055 (HZ55)	1.90%	1.80%	1.60%	1.40%	1.25%	1.15%
Market-based funds (Investment funds)						
Investment manager	IMF (less than \$50,000)	IMF (\$50,000-\$100,000)	IMF (\$100,000-\$250,000)	IMF (\$250,000-\$500,000)	IMF (\$500,000-\$1,000,000)	IMF (more than \$1,000,000)
AGF						
Growth Equity Fund (AGGE)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
American Growth Fund (LAGAG)	2.15%	2.05%	1.85%	1.65%	1.50%	1.40%
Beutel Goodman						
Bond Fund (LBOBG)	1.85%	1.75%	1.55%	1.35%	1.20%	1.10%
Canadian Equity Fund (LNABG)	1.85%	1.75%	1.55%	1.35%	1.20%	1.10%
Pure Canadian Equity Fund (CEBG)	1.85%	1.75%	1.55%	1.35%	1.20%	1.10%
Balanced Fund (LBABG)	1.85%	1.75%	1.55%	1.35%	1.20%	1.10%
Balanced Global Fund (BALBG)	1.85%	1.75%	1.55%	1.35%	1.20%	1.10%
Bissett / Templeton						
Fixed Income Fund (S158) – Bissett	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Canadian Equity Fund (S103) – Bissett	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Cdn Small Cap Equity Fund (S105) – Bissett	2.50%	2.40%	2.20%	2.00%	1.85%	1.75%
Balanced Fund (S104) – Templeton	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
International Equity N Fund (LIETN) – Templeton	2.45%	2.35%	2.15%	1.95%	1.80%	1.70%
International Equity Fund (LIET)* – Templeton	2.45%	2.35%	2.15%	1.95%	1.80%	1.70%
BonaVista						
Balanced Fund (S107)	1.90%	1.80%	1.60%	1.40%	1.25%	1.15%
Brandywine						
International Bond Fund (LIBP)	1.95%	1.85%	1.65%	1.45%	1.30%	1.20%

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Investment manager	IMF (less than \$50,000)	IMF (\$50,000-\$100,000)	IMF (\$100,000-\$250,000)	IMF (\$250,000-\$500,000)	IMF (\$500,000-\$1,000,000)	IMF (more than \$1,000,000)
CI Investments						
Cambridge Asset Allocation Fund (CAACI)	2.15%	2.05%	1.85%	1.65%	1.50%	1.40%
Cambridge All Canadian Equity Fund (TRCE)	2.20%	2.10%	1.90%	1.70%	1.55%	1.45%
Canada Life Investments						
International Bond Fund (S036)	1.85%	1.75%	1.55%	1.35%	1.20%	1.10%
Global Equity Fund (GLEQC)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Far East Fund (LSGAG)	2.15%	2.05%	1.85%	1.65%	1.50%	1.40%
Far East Equity Fund (S038)	2.30%	2.20%	2.00%	1.80%	1.65%	1.55%
Connor, Clark & Lunn						
Bond Fund (CCLB)	1.85%	1.75%	1.55%	1.35%	1.20%	1.10%
Equity Fund (PCE)	1.85%	1.75%	1.55%	1.35%	1.20%	1.10%
Balanced Fund (PCB)	1.85%	1.75%	1.55%	1.35%	1.20%	1.10%
International Equity Fund (CCLI)	2.25%	2.15%	1.95%	1.75%	1.60%	1.50%
Dynamic						
Canadian Growth Fund (DYCG)	2.35%	2.25%	2.05%	1.85%	1.70%	1.60%
Partners Fund (DYPF)	2.35%	2.25%	2.05%	1.85%	1.70%	1.60%
Fidelity						
True North Fund® (S176)	2.35%	2.25%	2.05%	1.85%	1.70%	1.60%
Global Fund (S184)	2.40%	2.30%	2.10%	1.90%	1.75%	1.65%
Canadian Bond Trust (CBTF)	1.80%	1.70%	1.50%	1.30%	1.15%	1.05%
Canadian Money Market Fund (MMF)	1.95%	1.85%	1.65%	1.45%	1.30%	1.20%
Canadian Systematic Equity Trust (CSEF)	1.95%	1.85%	1.65%	1.45%	1.30%	1.20%
Canadian Core Equity Trust (CCEF)	1.95%	1.85%	1.65%	1.45%	1.30%	1.20%
Canadian Balanced Fund (CBALF)	2.25%	2.15%	1.95%	1.75%	1.60%	1.50%
Canadian Disciplined Equity Fund (CDEF)	2.30%	2.20%	2.00%	1.80%	1.65%	1.55%
Canadian Growth Company Fund (CGCF)	2.30%	2.20%	2.00%	1.80%	1.65%	1.55%
U.S. Large Cap Core Trust (USLC)***	2.30%	2.20%	2.00%	1.80%	1.65%	1.55%
Select International Equity Trust (SIEF)	2.30%	2.20%	2.00%	1.80%	1.65%	1.55%
Growth America Fund (GRAF)	2.40%	2.30%	2.10%	1.90%	1.75%	1.65%
American Disciplined Equity Fund (AMDEF)	2.40%	2.30%	2.10%	1.90%	1.75%	1.65%
Canadian Asset Allocation Fund (S191)	2.35%	2.25%	2.05%	1.85%	1.70%	1.60%
Fiera Capital						
Fixed Income Fund (S228)	1.85%	1.75%	1.55%	1.35%	1.20%	1.10%
Bond Fund (SICB)	1.90%	1.80%	1.60%	1.40%	1.25%	1.15%
Canadian Equity Fund (S123)	1.85%	1.75%	1.55%	1.35%	1.20%	1.10%
Equity Fund (PSE)	1.90%	1.80%	1.60%	1.40%	1.25%	1.15%
Balanced Fund (S124)	1.85%	1.75%	1.55%	1.35%	1.20%	1.10%
Balanced Core Fund (PSB)	1.90%	1.80%	1.60%	1.40%	1.25%	1.15%
Foyston, Gordon & Payne						
Canadian Value Fund (CVDY)	1.90%	1.80%	1.60%	1.40%	1.25%	1.15%
GWL Investment Management						
Canadian Equity Index Fund (LEIG)	1.65%	1.55%	1.35%	1.15%	1.00%	0.90%
Canadian Equity Fund (LCEG)	1.70%	1.60%	1.40%	1.20%	1.05%	0.95%
Canadian Dividend Fund (LDVDL)	1.70%	1.60%	1.40%	1.20%	1.05%	0.95%
Canadian Resources Fund (LCRAG)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Mid Cap Canada Fund (LMCCG)	1.70%	1.60%	1.40%	1.20%	1.05%	0.95%
Dividend Fund (LDVDG)	1.70%	1.60%	1.40%	1.20%	1.05%	0.95%
Balanced Index Fund (LBIG)	1.70%	1.60%	1.40%	1.20%	1.05%	0.95%
Balanced Growth Fund (LBGRL)	1.70%	1.60%	1.40%	1.20%	1.05%	0.95%
SRI Balanced Fund (SRBAL)	1.75%	1.65%	1.45%	1.25%	1.10%	1.00%
Equity/Bond Fund (LEBG)	1.70%	1.60%	1.40%	1.20%	1.05%	0.95%

Schedule of fees

Investment manager	IMF (less than \$50,000)	IMF (\$50,000-\$100,000)	IMF (\$100,000-\$250,000)	IMF (\$250,000-\$500,000)	IMF (\$500,000-\$1,000,000)	IMF (more than \$1,000,000)
GWL Investment Management - continued						
U.S. Equity Fund (LUSEG)	1.70%	1.60%	1.40%	1.20%	1.05%	0.95%
U.S. Mid Cap Equity Fund (USGSL)	1.70%	1.60%	1.40%	1.20%	1.05%	0.95%
U.S. Dividend Fund (USDVG)	1.70%	1.60%	1.40%	1.20%	1.05%	0.95%
Diversified Fund (LDG)	1.80%	1.70%	1.50%	1.30%	1.15%	1.05%
Science & Technology Fund (LLSTG)	1.80%	1.70%	1.50%	1.30%	1.15%	1.05%
SRI Canadian Equity Fund (LLEG)	1.80%	1.70%	1.50%	1.30%	1.15%	1.05%
U.S. Mid Cap Fund (LLMCG)	1.80%	1.70%	1.50%	1.30%	1.15%	1.05%
U.S. Index Registered Fund (USIXG)***	1.65%	1.55%	1.35%	1.15%	1.00%	0.90%
GWL Realty Advisors						
Real Estate Fund (LREG)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Greystone						
Fixed Income Fund (S209)	1.85%	1.75%	1.55%	1.35%	1.20%	1.10%
Canadian Equity Fund (S203)	1.85%	1.75%	1.55%	1.35%	1.20%	1.10%
Balanced Fund (S208)	1.85%	1.75%	1.55%	1.35%	1.20%	1.10%
Invesco / Trimark						
Canadian Bond Fund (S337) – Trimark	2.20%	2.10%	1.90%	1.70%	1.55%	1.45%
Canadian Growth Fund (S289) – Invesco	2.20%	2.10%	1.90%	1.70%	1.55%	1.45%
Balanced Fund (S288) – Invesco	2.20%	2.10%	1.90%	1.70%	1.55%	1.45%
Income Growth Fund (TRIG) – Trimark	2.20%	2.10%	1.90%	1.70%	1.55%	1.45%
U.S. Companies Fund (S329) – Trimark	2.20%	2.10%	1.90%	1.70%	1.55%	1.45%
Global Equity Fund (TRGE) – Trimark	2.20%	2.10%	1.90%	1.70%	1.55%	1.45%
Irish Life Investment Managers						
Global Low Volatility Fund (LCOMK)	2.00%	1.90%	1.70%	1.50%	1.35%	1.25%
JP Morgan						
International Equity Fund (LLINE)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
International Opportunity Fund (LIOP)	2.30%	2.20%	2.00%	1.80%	1.65%	1.55%
Jarislowsky Fraser						
Bond Fund (BJF)	1.85%	1.75%	1.55%	1.35%	1.20%	1.10%
Canadian Equity Fund (CEJF)	1.85%	1.75%	1.55%	1.35%	1.20%	1.10%
Balanced Fund (BALJF)***	1.85%	1.75%	1.55%	1.35%	1.20%	1.10%
U.S. Equity Fund (USEJF)***	1.85%	1.75%	1.55%	1.35%	1.20%	1.10%
Global Balanced Fund (S311)	1.85%	1.75%	1.55%	1.35%	1.20%	1.10%
Laketon						
Canadian Equity Fund (S002)	1.70%	1.60%	1.40%	1.20%	1.05%	0.95%
Growth Equity Fund (LGREL)	1.70%	1.60%	1.40%	1.20%	1.05%	0.95%
Balanced Fund (S014)	1.70%	1.60%	1.40%	1.20%	1.05%	0.95%
Leith Wheeler						
Canadian Equity Fund (S195)	1.85%	1.75%	1.55%	1.35%	1.20%	1.10%
Balanced Fund (S196)	1.85%	1.75%	1.55%	1.35%	1.20%	1.10%
London Capital						
Canadian Low Volatility Fund (LLCMK)	2.00%	1.90%	1.70%	1.50%	1.35%	1.25%
Canadian Equity Fund (LLCNE)	1.70%	1.60%	1.40%	1.20%	1.05%	0.95%
U.S. Equity Fund (LLUSE)	1.70%	1.60%	1.40%	1.20%	1.05%	0.95%
U.S. Value Equity Fund (S178)	1.70%	1.60%	1.40%	1.20%	1.05%	0.95%
North American Balanced Fund (PBA)	1.80%	1.70%	1.50%	1.30%	1.15%	1.05%
Diversified Fund (LLDIV)	1.80%	1.70%	1.50%	1.30%	1.15%	1.05%
Global Infrastructure Equity Fund (GINFL)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Global Monthly Income Fund (LBMK)	2.20%	2.10%	1.90%	1.70%	1.55%	1.45%

Schedule of fees

Investment manager	IMF (less than \$50,000)	IMF (\$50,000-\$100,000)	IMF (\$100,000-\$250,000)	IMF (\$250,000-\$500,000)	IMF (\$500,000-\$1,000,000)	IMF (more than \$1,000,000)
MFS						
Money Market Fund (S143)	1.85%	1.75%	1.55%	1.35%	1.20%	1.10%
Fixed Income Fund (FIMB)	1.85%	1.75%	1.55%	1.35%	1.20%	1.10%
American Equity Fund (AEMB)	1.85%	1.75%	1.55%	1.35%	1.20%	1.10%
International Equity Fund (IEMB)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Global Equity Fund (GEMB)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Mackenzie						
Unconstrained Fixed Income Fund (UFIMK)	2.00%	1.90%	1.70%	1.50%	1.35%	1.25%
Equity Fund (LEMK)	2.00%	1.90%	1.70%	1.50%	1.35%	1.25%
Canadian Equity Growth Fund (LCEGM)	2.00%	1.90%	1.70%	1.50%	1.35%	1.25%
Smaller Company Fund (LSCMK)	2.00%	1.90%	1.70%	1.50%	1.35%	1.25%
Canadian Resource Fund (LNRM)	2.00%	1.90%	1.70%	1.50%	1.35%	1.25%
Canadian Large Cap Dividend Fund (LDVDM)	2.00%	1.90%	1.70%	1.50%	1.35%	1.25%
Canadian Large Cap Balanced Fund (LCBM)	2.00%	1.90%	1.70%	1.50%	1.35%	1.25%
Income Fund (LINMK)	2.00%	1.90%	1.70%	1.50%	1.35%	1.25%
Floating Rate Income Fund (FRIMK)	2.00%	1.90%	1.70%	1.50%	1.35%	1.25%
Canadian Balanced Fund (LGIMK)	2.00%	1.90%	1.70%	1.50%	1.35%	1.25%
Precious Metals Fund (LPMM)	2.00%	1.90%	1.70%	1.50%	1.35%	1.25%
Foreign Equity Fund (FEMK)	2.10%	2.00%	1.80%	1.60%	1.45%	1.35%
International Growth Fund (ISMK)	2.10%	2.00%	1.80%	1.60%	1.45%	1.35%
Global Growth Fund (LGEM)	2.25%	2.15%	1.95%	1.75%	1.60%	1.50%
Emerging Markets Fund (LLEMS)	2.25%	2.15%	1.95%	1.75%	1.60%	1.50%
Meritas						
Socially Responsible Bond Fund (CBMER)	1.75%	1.65%	1.45%	1.25%	1.10%	1.00%
Socially Responsible Cdn Equity Fund (JSMER)	2.10%	2.00%	1.80%	1.60%	1.45%	1.35%
Socially Responsible U.S. Equity Fund (USMER)	2.25%	2.15%	1.95%	1.75%	1.60%	1.50%
Socially Responsible Int'l Equity Fund (IEMER)	2.25%	2.15%	1.95%	1.75%	1.60%	1.50%
Montrusco Bolton						
Canadian Equity Fund (LCEMO)	1.95%	1.85%	1.65%	1.45%	1.30%	1.20%
Growth Equity Fund (MTGE)	1.95%	1.85%	1.65%	1.45%	1.30%	1.20%
Total Return Fund (MTTR)	1.95%	1.85%	1.65%	1.45%	1.30%	1.20%
Phillips, Hager & North						
Balanced Pension Trust (S147)	1.90%	1.80%	1.60%	1.40%	1.25%	1.15%
Bond Fund (S149)	1.90%	1.80%	1.60%	1.40%	1.25%	1.15%
Canadian Equity Fund (S269)	1.90%	1.80%	1.60%	1.40%	1.25%	1.15%
U.S. Equity Fund (S261)	1.90%	1.80%	1.60%	1.40%	1.25%	1.15%
Portfolio Solutions Group						
Harmonized Fixed Income Fund (HFIPS)	1.80%	1.70%	1.50%	1.30%	1.15%	1.05%
Harmonized Canadian Equity Fund (HCEPS)	1.85%	1.75%	1.55%	1.35%	1.20%	1.10%
Harmonized Foreign Equity Fund (HFEPS)	2.00%	1.90%	1.70%	1.50%	1.35%	1.25%
Harmonized Special Equity Fund (HSEPS)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Portico Investment Management						
Core Bond Fund (LLBON)	1.70%	1.60%	1.40%	1.20%	1.05%	0.95%
Canadian Bond Fund (LCBG)	1.70%	1.60%	1.40%	1.20%	1.05%	0.95%
Canadian Short Term Bond Fund (STBP)	1.70%	1.60%	1.40%	1.20%	1.05%	0.95%
Canadian Bond Universe Index Fund (LCBIL)	1.65%	1.55%	1.35%	1.15%	1.00%	0.90%
Canadian Income Fund (LINCL)	1.70%	1.60%	1.40%	1.20%	1.05%	0.95%
Corporate Bond Fund (CORBP)	1.70%	1.60%	1.40%	1.20%	1.05%	0.95%
Income Fund (LIG)	1.70%	1.60%	1.40%	1.20%	1.05%	0.95%
Long-Term Bond Fund (LTBL)	1.70%	1.60%	1.40%	1.20%	1.05%	0.95%
Government Bond Fund (LGBG)	1.70%	1.60%	1.40%	1.20%	1.05%	0.95%
Core Plus Bond Fund (S019)	1.70%	1.60%	1.40%	1.20%	1.05%	0.95%

Schedule of fees

Investment manager	IMF (less than \$50,000)	IMF (\$50,000-\$100,000)	IMF (\$100,000-\$250,000)	IMF (\$250,000-\$500,000)	IMF (\$500,000-\$1,000,000)	IMF (more than \$1,000,000)
Portico Investment Management - continued						
SRI Bond Fund (SRBP)	1.75%	1.65%	1.45%	1.25%	1.10%	1.00%
Money Market Fund (LLMON)	1.45%	1.35%	1.15%	0.95%	0.80%	0.70%
Money Market (LK) Fund (S029)	1.45%	1.35%	1.15%	0.95%	0.80%	0.70%
Mortgage Fund (LLMRT)	1.90%	1.80%	1.60%	1.40%	1.25%	1.15%
Commercial Mortgage Fund (LMG)	1.90%	1.80%	1.60%	1.40%	1.25%	1.15%
Real Return Bond Fund (RRBP)	1.70%	1.60%	1.40%	1.20%	1.05%	0.95%
Putnam Investments						
U.S. Low Volatility Fund (USLVP)	1.95%	1.85%	1.65%	1.45%	1.30%	1.20%
U.S. Growth Fund (LAEM)	2.30%	2.20%	2.00%	1.80%	1.65%	1.55%
U.S. Value Fund (USVEP)	1.85%	1.75%	1.55%	1.35%	1.20%	1.10%
North American High Yield Bond Fund (NABMK)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Global Equity Fund (LGEL)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
International Equity Fund (LIEP)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Renaissance						
Canadian Bond Fund (CBR)	2.10%	2.00%	1.80%	1.60%	1.45%	1.35%
Canadian Core Value Fund (CCVR)	2.10%	2.00%	1.80%	1.60%	1.45%	1.35%
Canadian Small Cap Fund (CSCR)	2.10%	2.00%	1.80%	1.60%	1.45%	1.35%
Canadian Balanced Value Fund (CBVR)	2.10%	2.00%	1.80%	1.60%	1.45%	1.35%
U.S. Basic Value Fund (USBVR)	2.15%	2.05%	1.85%	1.65%	1.50%	1.40%
Global Growth Fund (GGR)	2.20%	2.10%	1.90%	1.70%	1.55%	1.45%
Global Sectors Fund (GSRR)	2.20%	2.10%	1.90%	1.70%	1.55%	1.45%
Scheer, Rowlett & Associates						
Money Market Fund (S201)	1.85%	1.75%	1.55%	1.35%	1.20%	1.10%
Bond Fund (BSR)	1.85%	1.75%	1.55%	1.35%	1.20%	1.10%
Short Term Bond Fund (STBSR)	1.85%	1.75%	1.55%	1.35%	1.20%	1.10%
Canadian Equity Fund (CESR)	1.85%	1.75%	1.55%	1.35%	1.20%	1.10%
Balanced Fund (BALSAR)	1.85%	1.75%	1.55%	1.35%	1.20%	1.10%
U.S. Equity Fund (USESR)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
International Equity Fund (IESR)	2.15%	2.05%	1.85%	1.65%	1.50%	1.40%
Sentry Investments						
Global Income Fund (AGGI)	2.05%	1.95%	1.75%	1.55%	1.40%	1.30%
Setanta						
SRI Global Equity Fund (SRGES)	2.00%	1.90%	1.70%	1.50%	1.35%	1.25%
European Equity Fund (LEES)	2.00%	1.90%	1.70%	1.50%	1.35%	1.25%
Global Equity Fund (S034)	2.00%	1.90%	1.70%	1.50%	1.35%	1.25%
Global Dividend Fund (GDIVS)	2.00%	1.90%	1.70%	1.50%	1.35%	1.25%
International Equity Fund (IES)	2.00%	1.90%	1.70%	1.50%	1.35%	1.25%
Sprucegrove						
International Equity Fund (SPIE)	2.15%	2.05%	1.85%	1.65%	1.50%	1.40%
Global Equity Fund (GES)	2.15%	2.05%	1.85%	1.65%	1.50%	1.40%
TD Asset Management						
Canadian Bond Index Fund (S079)	1.70%	1.60%	1.40%	1.20%	1.05%	0.95%
Canadian Equity Index Fund (S120)	1.70%	1.60%	1.40%	1.20%	1.05%	0.95%
Balanced Index Fund (S080)	1.70%	1.60%	1.40%	1.20%	1.05%	0.95%
U.S. Equity Index Fund (LUSET)	1.70%	1.60%	1.40%	1.20%	1.05%	0.95%
International Equity Index Fund (LIEIT)	1.70%	1.60%	1.40%	1.20%	1.05%	0.95%
Global Equity Index Fund (S244)	1.75%	1.65%	1.45%	1.25%	1.10%	1.00%

* These funds are only available under registered plans.

** These funds are only available under non-registered plans.

*** These funds are not available for tax-free savings accounts and non-registered plans.

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