

Administrative Fee Schedule

Individual Insurance

Policy Duplicate	\$30
Copy of Insurance Certificate / Copy of paid-up insurance policy	\$15
Multiple correspondence	\$15
Returned cheque (insufficient funds)	\$15
Photocopy of a cashed cheque	\$15
Change in the same year (change of the same nature)	\$25 from the 3 rd change
Separation of Contract	\$50
Addition of a Child Rider	\$50 from the 3 rd child

Universal Life Insurance

Partial withdrawal	\$25
--------------------	-------------

Investment and Retirement

Returned cheque (insufficient funds)	\$15
External transfer fee	\$40