

2026 fee schedule



Effective January 1, 2026

Clarity and transparency

Desjardins Wealth Management is committed to providing you with clear, detailed and transparent information. Below is a list of the fees that you may be charged. Whenever these fees apply to a service that you have received, they will be indicated on your portfolio statement.

FIXED ANNUAL FEES PER ACCOUNT

ADMINISTRATIVE FEES (billed in March)

Cash account	No fee
Margin account	No fee
RRIF, LIF, RRSP, LIRA	\$125 ^{1, 2, 3, 4}
RESP	No fee
IPP	\$125 ^{1, 4, 5}
TFSA or FHSA	\$50 ^{1, 2, 4}
Inactivity fees	\$125 ^{4, 5}

FEES FOR SPECIALIZED SERVICES

ESTATE ACCOUNT

Account opening	\$150 ⁴
Securities deposited in Canadian dollars	\$100 ¹ (minimum fee)
Securities deposited in US dollars	\$150 ¹ (minimum fee)

TRUST, CURATORSHIP OR GUARDIANSHIP ACCOUNTS

Account opening	\$50 ⁴
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SPECIAL SECURITIES

QBIC or CIP securities deposited or transferred	\$500 ^{1, 6}
Private company securities deposited or transferred	\$500 ¹
Euroclear securities transferred in or out	\$150 per security
Restricted securities (Legend 1933)	\$100 per security

INTEREST RATES

With Desjardins Securities Inc., you get competitive interest rates on credit and debit balances. These rates may vary according to the market and are subject to change without notice.

Interest amounts of \$5 or less are neither charged nor paid to non-registered accounts. Interest amounts of \$5 or less are not charged to registered accounts.

OTHER FEES

Withdrawal from RRIF or LIF	No fee
Scheduled payment (RRIF or LIF only)	No fee
Change in instructions during the year (RRIF or LIF only)	No fee
Direct deposit	No fee
Electronic transfer to a Desjardins caisse or Desjardins credit union	No fee
Registration and delivery of securities	\$100 per certificate
Rush registration and delivery of securities (same day or within 48 hours)	\$200 per certificate
Electronic transfer to a bank	\$25
Swap	\$25
Full transfer to another institution	\$150 ¹
Partial transfer to another institution	\$100 ¹
NSF cheque	\$40
Document tracing and copies	\$25 ^{1, 7} per hour (minimum \$25)
RRSP or FHSA withdrawal	\$50 ^{1, 4}
Unlocking LIRA or LIF	No fee
Eligible HBP or FHSA withdrawal	No fee

CURRENCY CONVERSION

In any transaction requiring currency conversion, Desjardins Securities Inc. may earn, in addition to the brokerage commission, income from the conversion. This schedule does not include that income. In this type of transaction, Desjardins Securities Inc. acts as principal. Desjardins Securities Inc. uses a competitive conversion rate based on the bid and ask rates for the currency, which includes a currency conversion portion as well as an income portion. All currency conversion is conducted at the rate in effect on the day that the transaction is executed.

1. Applicable taxes not included.
2. Fees are charged in the currency of the account.
3. For each additional plan account, the fee is \$50.
4. These fees do not apply to fee-for-service accounts.
5. No fee if the account generated at least \$500 in commissions during the calendar year or if the average commission amount generated by all your household's accounts is at least \$500, or if the administrative fees were already charged to one of your other registered accounts during the calendar year, or if the value of all your household's accounts is at least \$150,000.
6. Quebec residents only.
7. Conditions may apply due to the retention period for certain documents.

vmdconseil.ca/en

Desjardins Wealth Management is a trade name used by Desjardins Securities Inc. Desjardins Securities Inc. is a member of the Canadian Investment Regulatory Organization (CIRO) and the Canadian Investor Protection Fund (CIPF).