



This disclosure of interest information, fees and charges applies to all GIC (non-registered), RRSP, RRIF and TFSA deposits held with League Savings and Mortgage. Fees and charges are subject to change. Such changes will only apply to transactions once a minimum of 30 days notice has been given to all account holders. League Savings and Mortgage is a member of the Canada Deposit Insurance Corporation (CDIC). CDIC automatically insures many types of savings against the failure of a financial institution that is a CDIC member. Please visit our website at [www.lsm.ca](http://www.lsm.ca) under Investing/CDIC Information for a complete listing of League Savings and Mortgage products eligible for coverage.

### Disclosure of Interest Information

#### Variable Rate Deposit

- Interest rates are tiered and increase as the account balance increases.
- Interest is calculated on the daily closing balance.
- Interest is paid monthly.
- Current rate of interest may be obtained on our website [www.lsm.ca](http://www.lsm.ca) under Interest Rates.

#### 1 Yr Redeemable Deposit

- Interest is guaranteed for the term of the deposit.
- Interest is calculated on an annual basis as a percentage of the daily closing balance.
- Interest is paid at maturity or at time of redemption.
- Deposit is redeemable after 30 days of purchase or last renewal date, without penalty. Where redemption is within 30 days, no interest will be paid.

#### 1 – 5 Yr Non-Redeemable Deposits

- Interest is guaranteed for the term of the deposit.
- Interest is calculated on an annual basis as a percentage of the deposit amount.
- Interest is paid annually (or more frequently, in accordance with the specified interest payment frequency on the deposit) and at maturity of the deposit.

#### 3 & 5 Yr Index Linked Deposits Non-Redeemable

- Principal is 100% guaranteed.
- Rate of return is based on the growth of the average of monthly closing values of the S&P/TSX 60 Index over the term of the deposit, multiplied by the Participation Rate and is paid at maturity.

#### 3 & 5 Yr Better Earth Portfolio Market Linked Guaranteed Investment

Principal is 100% guaranteed

Rate of return is based on the variation in the price of 15 equal-weighted equity securities paid at maturity

### Deposit Renewals

#### Advance Notice of Maturing Deposits

- A notice of maturing deposit will be mailed approximately 21 days prior to maturity date.

#### 21 Day Rate Guarantee

- Depositors will receive the highest rate within 21 days prior to the maturity date if the deposit is renewed for an additional term.

#### Automatic Renewal

- If League Savings and Mortgage has not received instructions from the Investor on or before the maturity date, the deposit will be renewed for a similar term at the current rate of interest in effect at the date of maturity. Deposits may be amended, redeemed or transferred within 10 business days after the maturity date. Following the 10 day period, deposits are not redeemable or transferable until the next maturity date.

### RRIF Deposits

#### Special Withdrawals

- A maximum of 25% of the value of the plan at the start of the year may be received by way of special withdrawal in any one year.
- No more than 2 special withdrawals may be taken in a single year.

### Disclosure of Fees & Charges

#### Transfer or Closure of Registered Products

- \$50.00 fee applies to each transfer of a registered product to another financial institution or issuer.
- \$100.00 fee applies to each transfer or closure of a registered product to another financial institution or issuer, within 90 days of opening an account.

#### Redemptions of a Non-Redeemable Deposit prior to Maturity due to Financial Hardship

- Require pre-approval of League Savings and Mortgage and
- \$100.00 transaction charge will apply and
- Reduced rate of interest, adjusted to the rate in effect at time of deposit, rounded down to the rate which best matches the length of the investment.

#### Life Income Fund (LIF)

- \$100.00 fee for **each** of the following:
  - Unlocking due to Temporary Income
  - Unlocking due to Shortened Life Expectancy
  - Unlocking due to Financial Hardship
  - Unlocking due to Small Amounts
  - Unlocking due to Non-residency
- \$150.00 fee for **each** of the following:
  - Federal PBSA Jurisdiction Unlocking Provisions
  - New Brunswick Jurisdiction Unlocking Provisions

#### Other Fees

- \$25.00 per hour, with a minimum charge of \$25.00 to research historical information, in addition to the cost incurred to retrieve documentation from Iron Mountain (if applicable).