

Capital Pension Plan

Schedule of Frequent Transaction Fees



Withdrawal from Voluntary Funds

Capital Pension Plan members with voluntary funds may withdraw these funds at any time. Members can make withdrawals from their voluntary funds free of charge as follows:

- one free withdrawal of voluntary funds from January 1st to June 30th; and
- one free withdrawal of voluntary funds from July 1st to December 31st.

Each additional withdrawal within the same fiscal period is subject to a transaction **fee of \$75.00**, which will be deducted from the withdrawal at the time it is processed.

Transfer Between Investment Funds

Eligible Capital Pension Plan and Variable Benefit members can transfer between the Diversified Fund and the Pre-Retirement Fund at any time. Members can make one transfer per fiscal quarter as follows:

- one free transfer from January 1st to March 31st;
- one free transfer from April 1st to June 30th;
- one free transfer from July 1st to September 30th; and
- one free transfer from October 1st to December 31st.

Each additional transfer within the same fiscal quarter is subject to a transaction **fee of \$75.00**, which will be deducted from the member's account at the time the transfer is processed.

Variable Benefit Lump Sum Withdrawals

Variable Benefit members can make lump sum withdrawals from their account at any time. Variable Benefit members can make **one free lump sum withdrawal** per calendar year.

Each additional lump sum withdrawal within the same calendar year is subject to a transaction **fee of \$75.00**, which will be deducted from the withdrawal at the time it is processed.

Variable Benefit Change in Scheduled Payments.

Variable Benefit members can change their scheduled payment amount at any time. Variable Benefit members can make **one free change in scheduled payment amount** per calendar year.

Each additional change in scheduled payment amount within the same calendar year is subject to a transaction **fee of \$75.00**, which will be deducted from the member's account at the time the change is processed.



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