

CSS Fees – 2009

<u>Fees</u>	<u>Partners / CRC Churches</u>	<u>Associate Partner Schools</u>	<u>Non-Partners / Clients</u>
Administration Fees: on Interest earning accounts	0.75% annually	0.75% annually	1% annually
Distribution Fees: distributions of gifts to charities	0% to Partners and CRC churches	2%	3%
Completion Fees	\$100 for allocations of > \$50,000 \$50 for allocations of \$5000 - \$50,000 Refundable	None	N/A
Partner / Associate Partner Fees	Based on annual Canadian charitable income (minimum fee \$1,050)	\$1.25 per student per year \$1.00 for Foundation Partner schools	N/A
Portfolio Management Fee (applied monthly)	Fixed percentage: 0.2% annually	Fixed percentage: 0.2% annually	Fixed percentage: 0.2% annually
Annuity Reserve Fees	N/A	N/A	1% of annuity balances
Cost Recovery Charges	Churches: \$75.00 per hour, \$250 a half day, \$500 full day	\$75.00 per hour, \$250 a half day, \$500 full day	\$75.00 per hour, \$250 a half day, \$500 full day
Mortgage Setup Fee	None	None	0.25% Min: \$200 Max: \$1,000