APPROVED DATE:	September 18, 2025
APPROVED BY:	Board of Directors
EFFECTIVE DATE:	February 1, 2026
REVISION DATE:	November 4, 2026

1. Purpose

This policy outlines the fees that Abundance Canada (the Foundation) charges to administer and steward charitable contributions (gifts).

The Foundation is committed to supporting donors in achieving their generosity goals while delivering services and programs that contribute to community wellbeing today and for future generations.

Fees are established to recover the reasonable administrative and operational costs required to administer and steward charitable funds and carry out the Foundation's charitable purposes.

This policy should be read in conjunction with the Disbursement Policy, Investment Policy, and Gift Acceptance Policy.

2. Governance & Compliance

This policy applies to all contributed capital (gifts) and funds held by the Foundation.

The Board of Directors approves this Fee Model Policy and reviews fee levels periodically to ensure they remain reasonable, fair, and aligned with sector practices and the Foundation's operations.

Fees will be applied fairly and consistently. They will not confer an unfair benefit to any individual or unduly restrict a fund's ability to support charitable purposes.

This policy may be amended at the discretion of the Board of Directors. All Board members, officers, and staff with financial authority will receive a copy of this policy and acknowledge their understanding and commitment to its principles.

3. Definitions

FUND TYPES

Fund types differ based on investment approach and time horizon and are grouped based on whether they are structured for individual donors or organizations:

- Donor-Advised Funds support individual donors, families, or households in their charitable giving.
    - Flowthrough Donor-Advised Fund
    - Responsive Donor-Advised Fund
    - Sustainable Donor-Advised Fund
- Organization Funds support organizations pursuing charitable work.
    - Charity Partnership Fund

Flowthrough Donor-Advised Fund:

A donor-advised fund established for an individual donor, family, or household where contributions are not invested.

- **Investment:** Not invested
- **Purpose:** Short-term; transitory use of funds
- **Key distinction:** Designed for immediate or near-term disbursement of gifts

Responsive Donor-Advised Fund

A donor-advised fund established for an individual donor, family, or household where funds are invested.

- **Investment:** Invested
- **Purpose:** Flexible, ongoing gifting and disbursements
- **Key distinction:** Balances growth and regular disbursements

Sustainable Donor-Advised Fund

A donor-advised fund established for an individual donor, family, or household and designed to generate ongoing support for the community over the long-term (minimum 10 years), with funds invested.

- **Investment:** Invested
- **Purpose:** Long-term, sustained disbursements
- **Key distinction:** Emphasis on ongoing income generation over time

Charity Partnership Fund

A fund established by an organization pursuing charitable work, with funds invested.

- **Investment:** Invested
- **Purpose:** Supports a specific organization's charitable activities
- **Key distinction:** Organization-focused rather than individual donor

FEE TYPES

Gift Acceptance Fee: A one-time fee that covers the cost of processing and accepting a gift. Fees will vary depending on the type and complexity of the gift. Charged at the time the gift is received.

Administration Fee: Covers the cost of administering and stewarding the fund. Calculated as a percentage of the fund's value using a graduated tier structure. Charged monthly (quarterly for DAF+EA/FE, at time of gift for Flowthrough Funds) and deducted directly from the fund.

> **Graduated Fee Structure:**
> Administration Fees are calculated using a graduated tier model, where fees decrease as fund size increases. Each portion of a fund is charged at the rate applicable to its tier.

Investment Management Fee: Covers the cost of investing and managing fund assets. Based on the actual fees charged by the external investment managers and a small internal fee. Charged monthly (quarterly for DAF+EA/FE) and deducted from the fund.

External Institutional Fee: Covers costs charged by third parties such as banks, law firms, and appraisers. Based on actual costs incurred. Charged at the time the cost is incurred and recovered from the fund or donor.

4. Universal Fees

These fees will be applied to all funds, dependent on circumstance.

Gift Acceptance Fee: A fee applied when processing contributed capital (gift). The more complex and/or challenging the gift, the higher the fee. The fee structure is:

Gifts	Gift Acceptance Fee
Cash & Cheques	0.00%
Publicly Listed Securities	0.25%
Private Company Shares	0.50%
Estate Gifts	See chart below
Abundance Owned Life Insurance	5.00%
Real Estate and Personal Property**	Based on complexity of the gift

All Gift Acceptance Fees are calculated using the Official Donation Receipt Value of the gift.

Gift Acceptance Fee – Estate

All gifts from estates, including but not limited to TFSA, RRSP, RRIF, Bequests, and Life Insurance (beneficiary designation)

Fee is calculated using the following graduated tier structure:

Portion of Gift Value	Gift Acceptance Fee - Estate
Under $500,000	2.00%
$500,000 - under $1 million	1.00%
$1 million - under $5 million	0.50%
$5 million - under $10 million	0.25%
$10 million and greater	Contact Abundance Canada

**Additional fees may be imposed at the discretion of the CEO for the acceptance or disposition of property (i.e., a trade of a proprietary gift of kind of securities)*
***This is not actively pursued by the Foundation. Refer to the Gift Acceptance Policy for more details.*

External Institutional Fee: Any real costs incurred through the processing of the gift by external institutions (i.e. banks, brokerage firms, law firms, etc.). Costs will be recovered directly from the related fund or processed directly with the donor.

The fee for dishonoured cheque fees will be passed onto the donor.

5. Specific Donor-Advised Funds (DAF) Fees

These fees are dependent and will be applied to the specific fund type depending on the circumstance.

FLOWTHROUGH DAF

Base Administration Fee: 3.00%

Fees are calculated using the following graduated tier structure:

Portion of Gift Value	Administration Fee
Under $10,000	3.00%
$10,000 - under $50,000	2.00%
$50,000 - under $250,000	1.00%
$250,000 - under $500,000	0.50%
$500,000 - under $1 million	0.25%
$1 million and greater	Contact Abundance Canada

The Based Administration Fee is calculated using the *Official Donation Receipt Value of the gift.*

Investment Management Fee: Due to the transitory nature of gifts to Flowthrough DAFs, they are ineligible for any investment vehicle. Therefore, an investment management fee is not applicable.

RESPONSIVE DAF

Base Administration Fee: 1.0%/year
A minimum annual Base Administration Fee of $250.00 applies. See Section 6 (Fee Collection) for details).

Fees are calculated using the following graduated tier structure:

Portion of Fund Value	Administration Fee
Under $500,000	1.00%
$500,000 – under $1 million	0.75%
$1 million – under $5 million	0.50%
$5 million – under $10 million	0.25%
$10 million and greater	0.10%

Investment Management Fee: A Responsive DAF will be invested in accordance with the Foundation's investment vehicles available and policy. The Investment Management Fee will represent the actual costs of the external investment management fees, plus 0.10% to cover internal investment management-related costs.

SUSTAINABLE DAF

Base Administration Fee: 0.60%/year

A minimum annual Administration Fee of $250.00 applies. See Section 6 (Fee Collection) for details.

Fees are calculated using the following graduated tier structure:

Portion of Fund Value	Administration Fee
Under $500,000	0.60%
$500,000 – under $1 million	0.45%
$1 million – under $5 million	0.30%
$5 million – under $10 million	0.15%
$10 million and greater	0.10%

Investment Management Fee: A Sustainable DAF will be invested in the Foundation's Consolidated Trust Fund. The Investment Management Fee will represent the actual costs of the external investment management fees, plus 0.10% to cover internal investment management-related costs.

DAF+ with EXTERNAL ADVISORS (EA) and DAF+ with FINANCIAL ENTITIES (FE)

Base Administration Fee: 0.80%/year

A minimum annual Administration Fee of $250.00 applies. See Section 6 (Fee Collection) for details.

An initial set-up fee of $500 will be applied to all newly established DAF+EA and DAF+FE Funds.

Fees are calculated using the following graduated tier structure:

Portion of Fund Value	Administration Fee
Under $500,000	0.80%
$500,000 – under $1 million	0.60%
$1 million – under $5 million	0.40%
$5 million – under $10 million	0.20%
$10 million and greater	0.10%

Investment Management Fee: Will represent the actual investment management fees levied by the donor-selected independent professional advisor, plus 0.20% from the Foundation to cover internal investment management-related costs.

CHARITY PARTNERSHIP FUND (CPF)

Base Administration Fee: 0.60%/year

A minimum annual Administration Fee of $250.00 applies. See Section 6 (Fee Collection) for details.

Fees are calculated using the following graduated tier structure:

Portion of Fund Value	Administration Fee
Under $500,000	0.60%
$500,000 – under $1 million	0.45%
$1 million – under $5 million	0.30%
$5 million – under $10 million	0.15%
$10 million and greater	0.10%

Investment Management Fee: A CPF will be invested in the Foundation's Consolidated Trust Fund. The Investment Management Fee will represent the actual costs of the external investment management fees, plus 0.10% to cover internal investment management-related costs.

6. Fee Collection

Minimum Annual Base Administration Fee: A minimum annual Base Administration Fee of $250 applies to eligible funds. Base Administration Fees are charged throughout the year in accordance with this policy. If the total Base Administration Fees charged to a Responsive Fund, Sustainable Fund, DAF+ or Charity Partnership Fund during the year are less than $250, a year-end adjustment will be applied to bring the total annual Administration Fee to $250.

The annual Base Administration Fee for Responsive Funds, Sustainable Funds, or Charity Partnership Funds will be prorated and collected monthly based on the average daily value of the fund's balance at the end of each month. These fees will automatically be deducted from the value of the Fund on that date.

For DAF+EA/FE accounts, the process is the same, but the fees will be collected quarterly.

For Flowthrough DAFs the Base Administration Fee will automatically be deducted from the value of the fund upon receipt of the gift.

The Investment Management Fee is collected monthly based on the average daily value of the fund's balance at the end of each month. This fee will automatically be deducted from the value of the Fund on that date.

The Gift Acceptance Fee will be collected at the time the gift is received by the Foundation.

7. Exceptions

Any exceptions to the prescribed fee rates must be approved, in advance, by at least two members of the Leadership Team (including the CEO), before going to the Board for review and approval.

8. Adoption and Effective Date

This Fee Model Policy was adopted by the Board of Directors of Abundance Canada Inc. on September 18, 2025, and is effective as of February 1, 2026. The policy supersedes any previous fee model policies.

9. Review and Amendment of Policy

This policy will be reviewed by the appropriate board committee(s) at least every five years, or as required by changes in law or organizational structure, and any recommended amendments will be submitted to the Board for approval.

This policy shall be reviewed and, if necessary, amended by the Board no less than every five years.

The Board must explicitly approve any exceptions to this policy.

RELATED FORMS & DOCUMENTS

Disbursement Policy, Gift Acceptance Policy, Investment Policy, DAF Agreement Template, DAF+ EA/FE Agreement Template, CPF Agreement Template