



List of Savings Institutions and Insurance Companies with Approved Specimen Contracts

(Compiled for the purposes of the Pension Benefits Standards Regulation section 30)

BANKS

BMO BANK OF MONTREAL

(see BMO Trust Company)

THE BANK OF NOVA SCOTIA

(see The Bank of Nova Scotia Trust Company)

CANADIAN IMPERIAL BANK OF COMMERCE

CIBC Life Income Fund, RIF 025

CIBC Life Income Fund, RIF 819

NATIONAL BANK OF GREECE (CANADA)

National Bank of Greece (Canada), RIF 520

ROYAL BANK OF CANADA

(see The Royal Trust Company)

CREDIT UNIONS

COAST CAPITAL SAVINGS CREDIT UNION

Coast Capital Savings Credit Union, RIF 013

Coast Capital Savings Credit Union Self-Directed, RIF 919

COMMUNITY SAVINGS CREDIT UNION

Community Savings Credit Union, RIF 182

CREDIT UNION CENTRAL OF BRITISH COLUMBIA

B.C. Central Credit Union, RIF 199

**Agents of Credit Union Central of British Columbia Issuing LIFs Trusteed by
Credit Union Central of British Columbia:**

Aldergrove Credit Union

Arrow Credit Union

Bulkley Valley Credit Union

Castlegar Savings Credit Union

Coastal Community Credit Union

Columbia Valley Credit Union

Compensation Employees Credit Union

Creston & District Credit Union

Cumberland & District Credit Union

East Kootenay Community Credit Union

Enderby & District Credit Union

Grand Forks District Savings Credit Union

Greater Vancouver Community Credit Union

Greater Victoria Savings Credit Union

Gulf & Fraser Fishermen's Credit Union

Integrus Credit Union



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Khalsa Credit Union
Lake View Credit Union
Mt. Lehman Credit Union
Nelson & District Credit Union
North Peace Savings Credit Union
Northern Savings Credit Union
Operating Engineers Credit Union
Osoyoos Credit Union
Quadra Credit Union
Revelstoke Credit Union
Salmon Arm Savings Credit Union
Sharons Credit Union
Spruce Credit Union
Squamish Credit Union
Summerland & District Credit Union
Sunshine Coast Credit Union
Terrace & District Credit Union
Union Bay Credit Union
V.P. Credit Union
Vancouver Firefighters Credit Union
Vernon Credit Union
Williams Lake Credit Union

FIRST WEST CREDIT UNION

First West Credit Union, RIF 1531
First West Credit Union Individual Self-Directed, RIF 1535

INTERIOR SAVINGS CREDIT UNION

Interior Savings Credit Union, RIF 460
Interior Savings Credit Union Self-Directed, RIF 904

ISLAND SAVINGS CREDIT UNION

Island Savings, RIF 545
Island Savings Credit Union Self-Directed Plan, RIF 827

NORTH SHORE CREDIT UNION

North Shore Credit Union, RIF S-119
North Shore Credit Union, RIF 381

PROSPERA CREDIT UNION

Prospera Credit Union, RIF 334
Prospera Credit Union EDC (Electronic Delivery Centre), RIF 933
Prospera Credit Union Self-Directed, RIF 690

SERVUS CREDIT UNION LIMITED

Servus Credit Union Ltd. Self-Directed, RIF 721



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SURREY METRO SAVINGS CREDIT UNION, a division of Coast Capital Savings Credit Union

Surrey Metro Savings Credit Union, RIF 037

VANCOUVER CITY SAVINGS CREDIT UNION

VanCity Savings, RIF 031

VanCity Self-Directed, RIF 189

VAN TEL/SAFEWAY CREDIT UNION

Van Tel/Safeway Credit Union Life Income Fund, RIF 398

VILLAGE CREDIT UNION

Village Credit Union Life Income Fund, RIF 703

WESTMINSTER SAVINGS CREDIT UNION

Life Income Fund, RIF 170

Self Directed Life Income Fund, RIF 1053

INSURANCE COMPANIES

AIG LIFE INSURANCE COMPANY OF CANADA

Nu-Growth Plus, RIF 1114

ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA

Variable Annuity Contract, RIF 1131

ASSUMPTION MUTUAL LIFE INSURANCE COMPANY

Assumption Mutual Life Insurance Company, RIF#419

AXA ASSURANCES INC.

AXA Assurances Inc., LIF 1485

THE CANADA LIFE ASSURANCE COMPANY

Canada Life Group VIP, RIF 1138

Canada Life Segregated Funds, RIF 1524

Generations, RIF 1140

LIF with Guaranteed Interest Investment Accounts, RIF 723

LIF with Segregated Funds Investment Accounts, RIF 723

Prestige, RIF 813

Private Collections, RIF 1286

CO-OPERATORS LIFE INSURANCE COMPANY

Versatile Portfolios, RIF 1396

Group Retirement Income Plans, RIF 1454

Group Retirement Income Solutions RIF 1565



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DESJARDINS FINANCIAL SECURITY LIFE INSURANCE COMPANY

Canadian Dental Association, RIF 696
Desjardins Financial Security Guaranteed Investment Funds Plan Helios, RIF 1468
Group LIF, LIF 1409
Millennia III, RIF 879

EMPIRE LIFE INSURANCE COMPANY

Elite, RIF 610
Elite Investment program, RIF 1149
Elite XL Investment program, RIF 1077
Empire Class Segregated Funds, RIF 1424

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

The Equitable Life Insurance Company of Canada, RIF 208
Pivotal Solutions, RIF 1399
Pivotal Solutions, RIF 1442

FAITHLIFE FINANCIAL

Individual Savings Annuity, LIF 1443

THE GREAT-WEST LIFE ASSURANCE COMPANY

Flexible Income Fund, RIF 177
Great-West Life Segregated Fund Investors Group Series, RIF 1523
Investors Group Series Flexible Income Fund, RIF
Retirement Income Fund Annuity, RIF 329
Segregated Funds, LIF 1507

INDUSTRIAL-ALLIANCE INSURANCE COMPANY AND FINANCIAL SERVICES INC.

Alternative Investment Strategies, RIF 1323
Ecoflex, RIF 327
Group, RIF 1312
Industrial Alliance Trust Inc., RIF 1392
IAG Savings and Retirement Plan, RIF 1553

INDUSTRIAL-ALLIANCE PACIFIC LIFE ASSURANCE COMPANY OF CANADA

Apex Funds Variable Deferred Annuity Contract, RIF 741
Ecoflex, RIF 403
Ecoflextra, RIF 1472
Ecoflextra, RIF 1473
IAG Savings and Retirement Plan, RIF 1552

INDUSTRIAL-ALLIANCE PACIFIC LIFE INSURANCE COMPANY

Alternative Investment Strategies, RIF 1324

LONDON LIFE INSURANCE COMPANY

Life Income Fund (Marketfund), RIF 236
Life Income Fund Annuity, RIF 846
London Life Guaranteed Interest, RIF 1558



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London Life Segregated Funds, RIF 1525
Marketfund Investment Option, RIF 1009

LUTHERAN LIFE INSURANCE SOCIETY OF CANADA

Fortress Income Provider, RIF 1117
Fortress 2 Income Provider, RIF 1305
Life Income Fund, RIF 420

THE MANUFACTURERS LIFE INSURANCE COMPANY

Elite Portfolio, RIF 1316
Guaranteed Investment Funds and Guaranteed Investment Funds (encore), RIF 1026
Investment Account, RIF 815
Investment Portfolio, RIF 986
Life Income Fund, RIF 604
Lifestyle RIF, RIF 194
Manulife Financial Group, RIF 1383
Manulife GIF Capital Accumulator Plan, RIF 1395
Manulife Group Retirement Income Fund, RIF 1383
Manulife Guaranteed Investment Funds Select (Original), RIF 1436
Manulife Guaranteed Investment Funds Select IncomePlus Series, RIF1517
Manulife Investment Guaranteed Interest Contract, RIF 1291
Manulife PensionBuilder, RIF#1556
Segregated Funds, RIF 1211
Segregated Funds for Variable Annuity, RIF 852
Segregated Funds Variable Income Payout Policy, RIF 1153
Synchrony Funds, RIF 1159
VistaRIF, RIF 648
Zurich WealthGuard Segregated Funds, RIF 1185

THE NATIONAL LIFE ASSURANCE COMPANY OF CANADA

Alternative Investment Strategies
Alternative Investment Strategies II, RIF 1321
UltraFlex R-M LIF, RIF 799
UltraFlex II, RIF 1283

RBC LIFE INSURANCE COMPANY

RBC Insurance GIF, LIF 1408
Group, RIF 1251

SSQ, LIFE INSURANCE COMPANY INC.

SSQ, LIF 136

THE STANDARD LIFE ASSURANCE COMPANY OF CANADA

Group Retirement Income Fund, RIF1251
Guaranteed Retirement Income Fund, RIF 151
Ideal Series, RIF 1270

SUN LIFE ASSURANCE COMPANY OF CANADA

Portfolio Retirement Income Fund, RIF 366



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The Canadian Dental Association Group, RIF 1318
Sun Life Financial, RIF 757
Clarica Interest Account 2004, RIF 1320
Clarica Interest Accounts, RIF 1309
Clarica Portfolio, RIF 1144
Income Master RIF/LIF
Income Master LIF Annuity Policy, RIF 652
Sun Life Financial Trust Inc. Group, RIF 1497
Sun Life Group Retirement Services, RIF 1216
Sun Life of Canada Group Retirement Conversion Series, RIF 816
Sun Life of Canada Specimen Group, RIF 1104
Sun Spectrum Interest Account, RIF 1320
Income Master Retirement Income Fund, RIF 1435
SunWise, RIF
SunWise Individual Variable Annuity, RIF 1150
SunWise 2000, RIF
SunWise Essential Series Segregated Funds
SunWise Essential Series, RIF 1541

TD LIFE INSURANCE COMPANY

Individual Variable Insurance Contract, RIF 1143

TRANSAMERICA LIFE CANADA

AIC Segregated Funds Annuity Contract, RIF 1157
BPI Legacy Funds Annuity Contract, RIF 1105
C.I. Guaranteed Investment Funds, RIF 1166
NN Life Insurance of Canada LIF, RIF 467
TD Guaranteed Investment Funds II, RIF 1215
Transamerica Guaranteed Investment Funds, RIF 1520
Transamerica Investment Portfolio Annuity Policy (TIP VI GROW Safe²), RIF 1002
Transamerica Investment Portfolio, GROW Safe³, RIF 1258
Transamerica Investment Portfolio II, RIF 1319
Transpac, RIF 1522

UNITY LIFE OF CANADA

Individual Variable Annuity Deferred Contract, RIF 1061

TRUST COMPANIES

AGF TRUST COMPANY

AGF Group of Funds Retirement Income Fund, RIF 098
Harmony Retirement Income Fund, RIF 1047
Primerica Concert Retirement Income Fund, RIF 1046

BMO TRUST COMPANY

BMO, RIF 076
BMO InvestorLine Self-Directed, RIF 432
BMO Nesbitt Burns Self-Directed, RIF 089
Guardian Group of Funds Ltd. Self-Directed, RIF 062



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The Trust Company of Bank of Montreal Retirement Income Fund, RIF 1028

B2B TRUST COMPANY

Self-Directed, RIF 606

THE BANK OF NOVA SCOTIA TRUST COMPANY

Dundee Private Investors Inc. Self-Directed Retirement Income Fund RIF 1563

DWM Securities Inc Self-Directed Retirement Income Fund RIF 1562

E*Trade Canada Securities Corporation Self-Directed, RIF 1023

Scotia, RIF 1272

Scotia Deposit, RIF 706

Scotia Self-Directed, RIF 883

CITI TRUST COMPANY CANADA

Empire Life Mutual Funds, RIF 1567

THE CANADA TRUST COMPANY

Arrow Hedge Partners Inc., RIF 1310

Assante Capital Management Ltd. Self-Directed, RIF 1238

Assante Financial Management Ltd. Self-Directed, RIF 1239

Blumont Capital Corporation, RIF 1064

CI Investments, RIF 718

CI Investments Insight Program, RIF 1164

Cougar Global Investments Limited Self-Directed, RIF 983

Dundee Securities, RIF 1561

Dundee Self-Directed, RIF 1397

Global Maxfin Investments Inc., RIF 1452

Goodman & Company, Investment Counsel Ltd, RIF 294

Fidelity Investments Canada ULC, RIF 997

Harbour Capital, RIF 1348

Integral Wealth Securities, RIF 1350

Integral Wealth Financial, RIF 1360

Man Investments Canada Corp., RIF1450

Manulife Asset Management Limited, RIF 165

Manulife Securities Incorporated Self-Directed RIF, RIF 982

Manulife Securities Investment Services Inc. Self-Directed RIF, RIF 995

Manulife Securities, RIF 1146

PEAK Financial Services Inc., RIF 920

PEAK Financial Services Inc., RIF 1244

MGI Financial Self-Administered, RIF 727

TD Asset Management - TD Mutual Funds, RIF 1271

TD Asset Management USA Managed, RIF 1269

TD Flexi-RIF, RIF 636

TD Waterhouse Institutional Services Self-Directed, RIF 931

TD Waterhouse Private Investment , RIF 667

TD Waterhouse Private Trust Counsel, RIF 1351

TD Waterhouse Self-Directed, RIF 644

Tricycle Capital Corporation Self-Directed, RIF 1248

Worldsource Financial Services Self-Directed, RIF 814



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CANADIAN WESTERN TRUST COMPANY

ATB Investor Services Self-Directed, RIF 1322
BenFlex Group Retirement Income Fund, RIF 1372
Canadian Conference of the Mennonite Brethren Church of North America Self-Directed, RIF 1054
Canadian Western Trust Guaranteed, RIF 215
Canadian Western Trust Self-Directed, RIF 214
Canadian Western Trust Company CGS Retirement Income Fund, RIF 1521
Haywood Securities Inc. Self-Directed, RIF 1212
Leede Financial Markets Inc. Self-Directed, RIF 1247
Odlum Brown Limited Self-Directed, RIF 201
Qtrade Asset Management Inc. Self-Directed, RIF 1353
Qtrade Investors Inc. Self-Directed, RIF 1253
OceanRock Investments Inc., RIF 1378
Raymond James Ltd. Self-Directed Retirement Income Fund, LIF 1516
Steadyhand Investment Funds Inc. Self-Directed Retirement Income Fund, RIF 1322
Trinity Western University Group, RIF 1374

CIBC MELLON TRUST COMPANY

CIBC Mellon General, RIF 1208
Integra, RIF 996
Leith Wheeler Family of Funds, RIF 817
Lincluden, RIF1218
Tradex, RIF 1545
Toron, RIF 1296

CIBC TRUST CORPORATION

CIBC Investor Services Inc., RIF 186
CIBC Trust Self-Directed, RIF 112
CIBC Wood Gundy Self-Directed, RIF 213
Personal Portfolio Services, RIF 897
Renaissance Investments, LIF 378

COMPUTERSHARE TRUST COMPANY OF CANADA

Agence D'Assurance Partenaires/Cartier Partners Insurance Agency Key Program, RIF 952
Caldwell Securities Limited Self-Directed, RIF 525
Canaccord Genuity Group RIF 543
Credential Securities Inc, RIF 1449
Edward Jones, RIF 1511
MacQuarie Private Wealth Inc. Self-Directed, RIF 1289
Global Securities Corporation Self-Directed, RIF 582
GMP Securities LTD., RIF 1284
Jones, Gable and Company Limited Self-Directed, RIF 740
Jory Capital Inc. Self-Directed, RIF 1191
Keybase Financial Group, RIF 1462
Lombard Odier Hentsch Securities (Canada) Inc. Self-Directed Retirement Income Fund, RIF-1513
MCAP Inc. Share Plan Self-Directed, RIF 1228
NBF Emissary Turnkey Solution NP, RIF 1198
Northern Securities Inc. Self-Directed, RIF 1134



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Open Access, RIF 564
Pacific International Securities Inc. Self-Directed, RIF 574
Penson Financial Services Ltd., RIF 1329
Peters & Co. Limited Self-Directed, RIF 838
Questrade Inc., RIF 1447
Raymond James Ltd. Self-Directed, RIF 559
Richardson Partners Financial Limited, RIF 1508
Sprott Asset Management Inc. Self-Directed, RIF 1301
Sprott Asset Management L.P., RIF 1533
Cormack Securities Inc., RIF 264
Stone & Co. Limited Self Directed, RIF 1464
Union Securities Ltd. Self-Directed, RIF 1048
Wolverton Securities Ltd. Self-Directed, RIF 1133

CONCENTRA TRUST

Concentra Financial, RIF 003
Concentra Financial Self-Directed, RIF 380
The Ethical Funds Company, RIF 615
Credential Asset Management Multiple Fund, RIF 1171
Credit Union Deposit Program, RIF 009
First Island Financial Investments Inc Self Directed, RIF 1293
Fisgard Capital Corporation, RIF 1285
Growthworks-Matrix Retirement Income Fund RIF1566
ING Direct Funds Self-Directed, RIF 1203
Jovfunds Self-Directed, RIF 1298
Lutheran Church – Canada, Alberta-British Columbia District Investments Ltd., RIF 1294
Northwest & Ethical Investments L.P., RIF 1503
One Financial, RIF 1381
Pro-Financial Asset Management, RIF 1453
Sterling Mutuals Inc. Self-Directed, RIF 1249
Credit Union Specimen Plan, RIF 988 participating Institutions:
Cambrian Credit Union
Mennonite Savings and Credit Union
Pincher Creek Credit Union Ltd.
Swan Valley Credit Union
Synergy Credit Union Ltd.
Westoba Credit Union

DESJARDINS TRUST INC.

Cartier Mutual FInds Inc., RIF 1180
Desjardins Financial Security Investments Inc., RIF 1448
Desjardins Securities Inc. Self-Directed Retirement Income Fund, RIF 694
Group Life Income Fund,
Letko Brosseau Inc., RIF 1386
Northwest Mutual Funds Inc., RIF 1139
SFL Investments, RIF 1465

HSBC TRUST COMPANY (CANADA)

HSBC InvestDirect SDRIF, RIF 861



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HSBC Trust Company (Canada), RIF 1155

INDUSTRIAL ALLIANCE TRUST INC.

FundEX Investments Inc., RIF 1549
IA Clarington Investments Inc. Retirement Savings Plan, RIF 1392
Industrial Alliance Securities Inc., RIF 843
Investia Financial Services Inc., RIF 1470

INVESTORS GROUP TRUST CO. LTD.

Investors Group, RIF 017

LBC TRUST OF CANADA

Laurentian Bank of Canada, RIF 158
Laurentian Bank Securities, RIF 1034
Return on Innovation Fund Inc., LIF 1419

M.R.S. TRUST COMPANY

Mackenzie, RIF 219
M.R.S. Securities Services Inc. Self-Directed, RIF 1003
M.R.S. Inc Self-Directed, RIF 594
Quadrus Investment Services Ltd., RIF 305
Counsel Portfolio Services Inc., RIF 1186

MAPLE TRUST COMPANY

Stone & Co. Ltd. Self-Directed, RIF 902

MONTREAL TRUST COMPANY OF CANADA

Dundee Securities Capital Corporation, RIF 516
Financial Concept Group Ltd., RIF 801
Halmac & Associates Self-Directed, RIF 867
Marleau Lemire Securities Inc. Self-Directed, RIF 663
Stuart Investment Management Ltd. Self-Directed, RIF 658

NATCAN TRUST COMPANY

Altamira, RIF 272
Meritage, LIF 1441
National Bank Direct Brokerage Inc., RIF 632
National Bank Financial Inc. Self-Directed, RIF 131
National Bank Financial Ltd. Self-Directed, RIF 552
National Bank Securities Inc., RIF 1331
NBC Clearing Services Incorporated, RIF 568
Private Investment Management, LIF 027
Private Investment Management, LIF 549

NATIONAL BANK FINANCIAL

National Bank Financial Self-Directed RIF 593



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NATIONAL BANK TRUST INC.

Talvest, RIF 587

NATIONAL TRUST COMPANY

Lutheran Church, Alberta & British Columbia Group, RIF 1068
National Trust Company Self-Directed, RIF 007

NORTH AMERICAN TRUST COMPANY

North American Trust Company Self-Directed LIF, RIF 133

OLYMPIA TRUST COMPANY

Olympia Trust Company Self-Directed, RIF 936

THE ROYAL TRUST COMPANY

L.A. Michael Investment Counsel Ltd., RIF 1207
Adroit Group Ltd., RIF 1266
AEGON Fund Management Inc., RIF 1288
Invesco Canada Limited, RIF 174
Beutel Goodman Managed Funds Inc., RIF 1035
Brigata Capital Management Inc., RIF 1480
Brownstone Investment Planning Inc., RIF 556
Bull Capital Management Inc., RIF 1509
Bullion Management Services Inc., RIF 1376
Burgundy Asset Management, RIF 1070
Canadian Medical Association LIF, RIF 126
CC & L Private Capital, RIF 1295
Connor Clark & Lunn Managed Portfolios, LIF 1411
VenGrowth Capital Partners Inc., RIF 1380
Duncan Ross Associates Ltd., RIF 947
Edgepoint Wealth Management Inc., RIF 1500
Excel Funds Management Inc., RIF 1156
Franklin Templeton Investments Corporation, RIF 162
Frontier Oasis Funds Management Inc., RIF 1445
GBC Asset management Inc., RIF 426
Genus Capital Management Inc., RIF 1036
Georgian Capital Partners Corporation, RIF 1539
Global Wealth Builders Ltd., RIF 1431
Lufkin Sheaf + Associates Inc., RIF 1074
Highstreet Asset Management, RIF 1160
Fidelity Clearing Canada ULC/Compensation Fidelity Canada ULC, RIF 1512
Jarislowsky Fraser Limited, RIF 1115
Stacey Muirhead Capital Management Ltd., RIF 1345
Jones Colombian Investment Counsel Inc., RIF 1332
MD Private Trust Company, RIF 1265
MacDougall, MacDougall & MacTier Inc. Self-Directed, RIF 544
Manitou, RIF 1178
Marquest Investment Counsel Ltd., RIF 1206
Matrix Funds Management, RIF 1058
Mawer Investment Management Ltd., RIF 1136



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McLean Budden Funds Inc., RIF 1112
Montrusco Bolton Investments Inc., RIF 1201
Aston Hill Asset Management Inc., RIF 1460
Nexus Investment Management Inc., RIF 1078
Northern Citadel Bancorp Inc., RIF 1526
Octagon Capital Corporation, RIF 1255
Optimum Asset Management Inc., RIF 1492
Educators Financial Group Inc., RIF 161
Perennial Asset Management Corp., RIF 1401
Phillips, Hager & North Retirement Income Fund, RIF 1536
Placements Louisbourg Investments, RIF 1519
Putnam Investments, RIF 1297
QB Investors Inc., RIF 1306
RBC Asset Management Inc., RIF 1330
RBC Dexia Investor Services Trust, RIF 1389
RBC Direct Investing Inc., RIF 731
RBC Dominion Securities Inc., RIF 1039
RBC Private Counsel Inc., RIF 1486
RBC Structured Notes, RIF 1379
Mackie Research Capital Corporation Self-Directed, RIF 563
RBC Royal Bank, RIF 030
Royal Trust Personal Trust Services, RIF 047
Saxon Funds Management Inc., RIF 1477
Saxon Funds Retirement Income Fund, RIF 1361
Sceptre Investment Counsel Limited, RIF 891
SEI Investments, RIF 1163
Stylus Asset Management, RIF 1354
Sun Life Global Investments, RIF 1543
Thornmark Asset Management Inc., RIF 1387
UBS Bank (Canada), RIF 1384
Value Partners Investments Inc., RIF 1394

ROYAL TRUST CORPORATION OF CANADA

Royal Managed Portfolio, RIF 1173
Royal Trust Personal Trust Services, RIF 046

STANDARD LIFE TRUST COMPANY

Standard Life Mutual Funds, RIF 1148

STATE STREET TRUST COMPANY CANADA

Nxt Funds, RIF 1515
Russell Investments Locked-In, RIF 1478
Sentry Select, RIF 1126

SUN LIFE FINANCIAL TRUST INC.

Sun Life Securities Inc. Self-Directed, RIF 981
Sun Life Securities Inc. Self-Directed Group, RIF 1082

TRIMARK TRUST



Financial Institutions
Commission of BC

Ministry of Finance

Superintendent of Pensions LIFE INCOME FUND LIST

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link Retirement Income Fund, RIF 1224

UBIQUITY BANK OF CANADA

Ubiquity Bank of Canada, RIF 1347

WESTERN PACIFIC TRUST COMPANY

Western Pacific Trust Company Self-Directed, RIF 1434