
Addendum

Addendum for Manitoba PRRIFs

This Addendum sets out further provisions required by the applicable pension legislation of the province of Manitoba. This Addendum forms a part of the main Manitoba PRRIF Agreement to which it is attached. In the case of any inconsistency between the main Manitoba PRRIF Agreement and this Addendum, this Addendum shall prevail in all cases.

1. Opening a Manitoba PRRIF

No money may be transferred to a Scotia Self-Directed Manitoba PRRIF unless

- (a) made by way of a prescribed transfer as defined in the applicable pension legislation, or
- (b) transferred from another Manitoba PRRIF that you own.

2. Responsibility

If we pay out funds from your Scotia Self-Directed Manitoba PRRIF in a way that is contrary to the applicable pension legislation, we will provide or ensure the provision of an amount equal to the amount paid out.