

Addendum

Addendum for Saskatchewan PRRIFs

This Addendum sets out further provisions required by the applicable pension legislation of the province of Saskatchewan.

This Addendum forms a part of the main Saskatchewan PRRIF Agreement to which it is attached. In the case of any inconsistency between the main Saskatchewan PRRIF Agreement and this Addendum, this Addendum shall prevail in all cases.

1. Opening a Saskatchewan PRRIF

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

- (a) either (i) you are at least 55 years of age, or (ii) you have attained the early retirement age established by the pension plan or any of the pension plans from which the money to be transferred directly or indirectly originates and you provide evidence to our satisfaction of the early retirement age established by the pension plan or plans, and
- (b) your spouse consents to the transfer in the form and manner required by the applicable pension legislation. This consent is not required if you were not a member of the pension plan from which the money to be transferred directly or indirectly originates.

2. Sources of Funds

In addition to the permitted sources of funds referred to in Section 4 of the main Saskatchewan PRRIF Agreement, funds transferred to your Scotia Self-Directed Saskatchewan PRRIF may come from:

- a LIRA, LIF or LRIF that you own;
- another Saskatchewan PRRIF; or
- any other source that may be permitted by the applicable pension and tax legislation.

3. Responsibility

If we pay out funds from your Scotia Self-Directed Saskatchewan PRRIF in a way that is contrary to the applicable pension legislation, we will ensure that you receive a pension equivalent to what you would have received if the funds had not been paid out.

4. Maintenance Order Attachments

Where money in your Scotia Self-Directed Saskatchewan PRRIF has been attached pursuant to *The Enforcement of Maintenance Orders Act* (Saskatchewan), we will deduct from the funds in your Scotia Self-Directed Saskatchewan PRRIF an amount that reasonably represents the cost to us of complying with the attachment, but such amount will in no event exceed \$250.00.