
Addendum

Addendum for Manitoba PRRIIFs

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 PRRIIF Agreement to which it is attached. In the case of any inconsistency between the main Manitoba PRRIIF Agreement and this Addendum, this Addendum shall prevail in all cases.

1. Opening a Manitoba PRRIIF

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

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

2. Responsibility

If we pay out funds from your Scotia Self-Directed Manitoba PRRIIF 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.