

**Province of Newfoundland and Labrador Approved Locked-in
Retirement Account Arrangements Under The Pension Benefits
Act, 1997**

Trustee: Allianz Life Insurance Company of North America

PRODUCTS

Allianz Life Insurance Company of North America RSP 557-001

Trustee: Assumption Life

PRODUCTS

Assumption Life RSP 110-009

Trustee: AXA Assurances Inc.

PRODUCTS

AXA Assurances Inc. RSP 139-004

Trustee: B2B Trustco

PRODUCTS

AGF RSP 417-029
B2B Bank Financial Services Inc. RSP 417-013
B2B Bank Intermediary Services Inc. RSP 417-028
B2B Bank RSP 417-026
B2B Bank Securities Services Inc. RSP 417-019
Counsel Portfolio Services Inc. RSP 417-024
Harmony RSP 417-031
Mackenzie Retirement Savings Plan RSP 417-002
Primerica Concert RSP 417-030
Quadrus RSP 417-025

Trustee: BMO Life Assurance Company

PRODUCTS

BMO Guaranteed Investment Funds RSP 232-025

Trustee: BMO Trust Company

PRODUCTS

Advisors Advantage Trust RSP 527-044
BMO GRS Group Retirement Savings Plan (Advisor Offer) RSP 527-048
BMO GRS Group RRSP 527-047
BMO InvestorLine Group RSP 527-043
BMO InvestorLine RSP 527-009
BMO Mutual Funds Group RSP 527-003
BMO Mutual Funds RSP 527-002
BMO Nesbitt Burns Group RSP 527-011
BMO Nesbitt Burns RSP 527-010

Trustee: BMO Trust Company

PRODUCTS

BMO RSP 527-006
Guardian Group of Funds Ltd. Self-Directed RSP 527-016
PCG Product operations RSP 527-045
The Trust Company of Bank of Montreal RSP 527-014

Trustee: Canadian Imperial Bank of Commerce

PRODUCTS

CIBC Basic/Depository LIRA

Trustee: Canadian Western Bank

PRODUCTS

CWB Branch Guaranteed RSP 387-001
CWB Deposit Broker Guaranteed RSP 387-006

Trustee: Canadian Western Trust

PRODUCTS

ATB Securities Inc. Self-Directed RSP 418-037
Canadian Western Trust Company (M) Group RSP 418-054
Canadian Western Trust Guaranteed RSP 418-003
Canadian Western Trust Self Directed RSP 418-001
Hayward Securities Inc. Self-Directed RSP 418-047
Leede Financial Markets Inc. Self-Directed RSP 418-033
OceanRock Investments Inc. RSP 418-046
Odlum Brown Limited Self-Directed RSP 418-025
Open Access Limited Group RSP 418-060
Open Access Limited RSP 418-061
Qtrade Asset Management Inc. Self-Directed RSP 418-041
Qtrade Investor Inc. Self-Directed RSP 418-040
Raymond James Ltd. Self-Directed RSP 418-058
Worldsource Financial Management Inc. RSP 418-064

Trustee: CIBC Mellon Trust Company

PRODUCTS

Canoe Financial General RSP 524-035
Christian Labour Association of Canada (CLAC) Group RSP 524-036
CIBC Mellon General RSP 524-016
Integra RSP 524-014
Leith Wheeler Family of Funds RSP 524-031
Lincluden RSP 524-018
Manulife Financial Group Retirement Savings Share Ownership Plan RSP 524-026
Manulife Financial Group RSP 524-029
O'Leary Funds Management LP RSP 524-038

Trustee: CIBC Mellon Trust Company

PRODUCTS

Toron RSP 524-024
Vertex One Asset Management Inc. RSP 524-037

Trustee: CIBC Trust Corporation

PRODUCTS

CIBC Group Investment Services LIRA RSP 322-015
CIBC Investor Services Inc. Self-Directed RSP 322-012
CIBC Personal Portfolio Services RSP 322-018
CIBC Securities Inc. Mutual Funds LIRA
CIBC Trust Self-Directed LIRA RSP 322-003
CIBC Wood Gundy Self-Directed LIRA RSP 322-010
President's Choice Financial LIRA RSP 322-025
Renaissance Investments RSP RSP 322-030

Trustee: Citi Trust Company Canada

PRODUCTS

Empire Life Mutual Funds RSP 637-002
Portland Investment Counsel Inc. RSP 637-003

Trustee: Citizens Bank of Canada

PRODUCTS

Citizens Bank of Canada RSP 546-001

Trustee: Clarica Trust Company

PRODUCTS

Clarica Trust GIC Group RSP - RSP 348-039

Trustee: Computershare Trust Company of Canada

PRODUCTS

BBS Securities Inc. Self-Directed RSP 574-620
Caldwell Securities Limited RSP 574-244
Canaccord Genuity Corp. RSP 547-503
Credential Securities Inc. RSP 574-572
Edward Jones RSP 574-599
GMP Securities L.P. RSP 574-470
Jones Gable and Company Ltd. Self-Directed RSP 574-196
Keybase Financial Group RSP 574-578
Open Access Limited RSP 574-527
Questrade Inc. RSP 574-571
Richardson Partners Financial Limited RSP 574-598
Sprott Asset Management Inc. RSP 574-518
Sprott Asset Management L.P. RSP 574-606

Trustee: Computershare Trust Company of Canada

PRODUCTS

Stone & Company Limited RSP 574-580
Union Securities Ltd. RSP 574-272
Wolverton Securities Ltd. Self-Directed RSP 574-254

Trustee: Concentra Financial Services Association

PRODUCTS

Concentra Financial RSP 584-001

Trustee: Concentra Trust

PRODUCTS

Alterna Bank Retirement Savings Plan RSP 145-722
Alterna Savings Retirement Savings Plan RSP 145-721
Atlantic Baptist Foundation RSP 145-682
Brook Street Credit Union Limited RSP 145-658
Codroy Valley Credit Union Limited RSP 145-658
Community Credit Union Limited RSP 145-658
Concentra Financial Self-Directed RSP 145-005
Credential Asset Management Multiple Fund RSP 145-664
Credit Union Deposit Program RSP 145-001
Diamond North Credit Union Retirement Savings Plan RSP 145-658
Eagle River Credit Union Ltd.
Eagle River Credit Union RSP 145-658
Eastern Edge Credit Union RSP 145-658
GrowthWorks-Matrix, RSP 145-703
Hamilton Sound Credit Union RSP 145-658
Horizon Credit Union Limited RSP 145-658
Humber Valley Credit Union Limited RSP 145-658
Jovfunds Self-Directed RSP 145-695
Labrador Savings and Credit Union RSP 145-658
Newfoundland and Labrador Credit Union Limited RSP 145-658
Northwest and Ethical Investments L.P. RSP 145-723
Public Service Credit Union Limited RSP 145-658
Reddy Kilowatt Co-operative Credit Society Limited RSP 145-658
SaskWorks Venture Fund Inc. RSP 145-687
Sterling Mutuals Inc. Self-Directed Retirement Savings Plan RSP 145-690
Tangerine Investment Funds Limited Self-Directed RSP 145-680
Venture Credit Union Limited RSP 145-658
Venture Credit Union Ltd.

Trustee: Co-operators Life Insurance Company

PRODUCTS

RSP 144-007
RSP 144-008

Trustee: Co-operators Life Insurance Company

PRODUCTS

RSP 144-010
RSP 144-013
RSP 144-014
RSP 144-016
RSP 144-017
Versatile Portfolios RSP 144-018

Trustee: Desjardins Financial Security Life Assurance Co.

PRODUCTS

Desjardins Financial Security Guaranteed Investment Funds - Helios RSP 111-112
Desjardins Financial Security Life Assurance Co. Group RSP 111-043
Millennia III LIRA RSP 187-036
National Savings Contract RSP 111-012
National Savings Contract RSP 111-072
Term Investments Contract RSP 111-114

Trustee: Desjardins Trust Inc.

PRODUCTS

Desjardins Financial Security Investments Inc. RSP 168-134
Desjardins Funds and Guaranteed Investments RSP 168-007
Letko Brosseau Inc. RSP 168-118
North West Mutual Funds RSP 168-113
SFL Investments Inc. RSP 168-137

Trustee: First Calgary Savings & Credit Union Limited

PRODUCTS

First Calgary Savings & Credit Union Limited RSP 519-001

Trustee: HSBC Bank Canada

PRODUCTS

HSBC Bank Canada RSP 377-001

Trustee: HSBC Trust Company (Canada)

PRODUCTS

HSBC InvestDirect SDRSP 544-010
HSBC Mutual Funds RSP 544-004
HSBC Portfolio Advantage RSP 544-008
HSBC Premier Wealth Planning Self-Directed RSP 544-014
HSBC Trust Company (Canada) RSP 544-009
HSBC Trust Company RSP 544-001

Trustee: Imperial Life Assurance Company of Canada

PRODUCTS

Imperial Select Accumulator RSP 187-038

Trustee: Industrial Alliance Ins. & Financial Services Inc.

PRODUCTS

Alternative Investment Strategies RSP 104-39
Ecoflex RSP 104-034
IA Clarington GIF RSP 104-040
IAG Savings and Retirement Plan RSP 104-042
Industrial Alliance Group RSP 104-013

Trustee: Industrial Alliance Pacific Ins. & Financial Ser.

PRODUCTS

IAG Savings and Retirement Plan RSP 230-095

Trustee: Industrial Alliance Pacific Life Insurance Company

PRODUCTS

Alternative Investment Strategies RSP 259-012
Ecoflex RSP 230-036
Ecoflexextra RSP 230-045

Trustee: Industrial Alliance Trust Inc.

PRODUCTS

FundEX Investments Inc. RSP 575-011
IA Clarington Investments Inc. RSP 575-005
Industrial Alliance Securities Inc. RSP 575-003
Investia Financial Services Inc. RSP 575-007

Trustee: Investors Group Trust Company Limited

PRODUCTS

Envision Trust Group RSP 193-065
Envision Trust Group RSP (2) 193-066
Investors Group Trust Company Limited RSP 193-029

Trustee: KNIGHTS OF COLUMBUS

PRODUCTS

Knights of Columbus RSP 196-005

Trustee: La Capitale Insurance and Financial Services Inc.

PRODUCTS

Savings Annuity (Pancanadian) RSP 444-010

Trustee: LBC Trust

PRODUCTS

Banque Laurentienne RSP 211-002
Manulife Conductor Notes RSP 211-102
Return on Innovation Fund Inc. RSP 211-084

Trustee: League Savings and Mortgage Company

PRODUCTS

League Savings and Mortgage RSP 421-1

Trustee: London Life Insurance Company

PRODUCTS

Agricore Co-operative Ltd. RSP 202-122
Envision Broker Sponsored RSP 202-123
Envision Group RSP 202-121
Flexible Investment Broker Sponsored RSP 202-118
Flexible Investment Group RSP 202-116
Flexible Investment Group RSP 202-117
London Drugs Personal Plus Retirement Program RSP 202-125
London Life Newfoundland LIRA
London Life Preferred Series 2 Segregated Funds RSP 202-128
London Life Segregated Funds RSP 202-127
Performer Group RSP 202-053

Trustee: Maple Trust Company

PRODUCTS

IQON Financial Inc. Self-Directed RSP 361-020
Maple Trust Company RSP 361-001
Maple Trust Company RSP 361-003
Trillium Self-Directed RSP 361-013
W.H. Stuart Mutuals Ltd. RSP 361-019
Your Investment Shoppers RSP 361-005

Trustee: Natcan Trust Company

PRODUCTS

Altamira RSP 525-021
Meritage RSP 525-063
Natcan Trust Company Self-Directed RSP 525-018
National Bank Direct Brokerage Self-directed RSP 525-026
National Bank Securities Inc. Mutual Funds RSP 525-029
The National Bank Financial Inc. Self-Directed RSP 525-025
The National Bank Financial Ltd. Self-Directed RSP 525-024

Trustee: Olympia Trust Company

PRODUCTS

Olympia Trust Company RSP 542-001

Trustee: Primerica Life Insurance Company

PRODUCTS

Common Sense Funds Individual Variable Insurance Contract RSP 528-001

Trustee: RBC Life Insurance Company

PRODUCTS

RBC Insurance Guaranteed Investment Funds RSP 492-016

Trustee: Richmond Savings Credit Union

PRODUCTS

Newfoundland LIRA for Richmond Savings Credit Union
Self-Directed Retirement Savings Plan

Trustee: Royal Trust Corporation of Canada

PRODUCTS

Royal Managed Portfolio RSP 255-254
Royal Trust Personal Trust Services RSP 255-007

Trustee: SSQ, Life Insurance Company Inc.

PRODUCTS

SSQ (GMWB) RSP 219-014
SSQ RSP 219-014

Trustee: Standard Life Trust Company

PRODUCTS

Standard Life Mutual Funds RSP 437-004

Trustee: State Street Trust Company Canada

PRODUCTS

Russell Investments RSP 565-011
Sentry RSP 565-007

Trustee: Sun Life Assurance Company of Canada

PRODUCTS

Nortel Networks Investment Plan RSP 272-018
Nortel Networks Savings Plan RSP 272-026
Sun Life AssetBuilder RSP 216-058
Sun Life Group RSP 216-086

Trustee: Sun Life Assurance Company of Canada

PRODUCTS

Sun Life of Canada Specimen Group RSP 272-035
Sun Life of Canada Specimen Group RSP 272-053
Sun Life of Canada Specimen Group RSP 272-054
Sun Life of Canada Specimen Group RSP 272-068
Sun Life of Canada Specimen Group RSP 272-070
Sun Wise Essential Series Segregated Funds RSP 272-137
SunSpectrum Interest Account RSP 272-075
SunWise Elite RSP 272-133
SunWise Essential Series 2 Segregated Funds RSP (base contract) RSP 272-139
SunWise Essential Series 2 Segregated Funds RSP (income class) RSP 272-140
SunWise Individual Variable Annuity RSP 272-071
Superflex Annuity RSP 272-134

Trustee: Sun Life Financial Trust Inc.

PRODUCTS

SLF Investment Services (Canada) Inc. RSP 570-043
Sun Life Financial Trust Inc. Group RSP 570-004
Sun Life Securities Group RSP 307-012
Superflex - Locked-In Retirement Account Policy 97-A9

Trustee: Tangerine Bank

PRODUCTS

Tangerine Bank RSP 545-001

Trustee: The Bank of Nova Scotia Trust Company

PRODUCTS

HollisWealth Advisory Services Inc. Self-Directed RSP 520-017
HollisWealth Self-Directed RSP 520-015
Scotia RSP 520-005
Scotia Self-Directed RSP 520-004

Trustee: The Canada Life Assurance Company

PRODUCTS

Canada Life "Flex" LIRA RSP 125-049
Canada Life "Generations" LIRA RSP 125-102
Canada Life Group Rewards RRSP RSP 125-105
Canada Life Group Rewards RRSP RSP 125-106
Canada Life Preferred Series 2 Segregated Funds RSP 125-115
Canada Life Securities RSP 127-011
Canada Life Segregated Funds RSP 125-114
Canada Life Universal Group RSP 125-095
Canada Life VIP-RSP Policy RSP 125-103

Trustee: The Canada Life Assurance Company

PRODUCTS

Canada Life VIP-RSP Policy RSP 125-104
Prestige Plus Retirement Savings Plan RSP 147-159
Private Collections RSP 125-112
Retirement Savings Annuity Policy RSP 147-140
Successor Group Savings Plan RSP 127-177

Trustee: The Canada Trust Company

PRODUCTS

Assante Capital Management Ltd. Self-Directed RSP 521-124
Assante Financial Management Limited Self-Directed RSP 521-126
Canadian Shareowner Inc. Self-Directed RSP 521-145
CI Investments Inc. RSP 521-024
Fidelity Investments Canada ULC RSP 521-049
First Energy Capital Corporation Self-Directed RSP 521-028
Manulife Bank of Canada RSP 521-160
Manulife Mutual Funds RSP 521-141
Manulife Securities Inc. Self-Directed RSP 521-142
Manulife Securities Investment Services Inc. Self-Directed RSP 521-143
PEAK Investment Services RSP 521-066
PEAK Securities Self-Directed RSP 521-128
TD Canada Trust RSP 127-216
TD Canada Trust RSP 521-005
TD Employee Future Builder Group RSP Plan 521-006
TD Future Builder RSP 521-138
TD Mutual Funds RSP 521-004
TD Waterhouse Private Investment Counsel RSP 521-015
TD Waterhouse Private Trust RSP 521-154
TD Waterhouse Self-Directed RSP 521-008

Trustee: The Empire Life Insurance Company

PRODUCTS

Class Plus 2 RSP 157-182
Elite Investment Program RSP 157-177
Elite Investment Program RSP 157-180
Empire Class Segregated Funds RSP 157-181

Trustee: The Equitable Life Insurance Company of Canada

PRODUCTS

Equitable Life RSP 159-015
Equitable Life RSP 159-017
Equitable Life RSP 159-018
Equitable Life RSP 159-021
Equitable Life RSP 159-023

Trustee: The Equitable Life Insurance Company of Canada

PRODUCTS

Pivotal Solutions II RSP 159-025
Pivotal Solutions RSP 159-024

Trustee: The Great-West Life Assurance Company

PRODUCTS

Flexible Accumulation Annuity RSP 178-047
Great-West Life Preferred Series 2 Segregated Funds RSP 178-058
Great-West Life Segregated Funds Investors Group Series RSP 178-057
Great-West Life Segregated Funds RSP 178-056

Trustee: The Manufacturers Life Insurance Company

PRODUCTS

Elite Portfolio RSP 207-052
GRO Commutable RRSP RSP 206-040
GRO Non-Commutable RRSP RSP 206-045
Manulife Financial Group RSP 206-062
Manulife GIF Investment Account RSP 207-005
Manulife GIF Investment Account RSP 207-053
Manulife GIF Investment Portfolio RSP 207-030
Manulife Guaranteed Investment Funds (GIF and GIF Encore) RSP 206-058
Manulife Guaranteed Investment Funds (GIF) Select (original) RSP 206-063
Manulife Guaranteed Investment Funds (GIF) Select RSP 206-064
Manulife Investment Guaranteed Interest Contract RSP 206-061
Manulife PensionBuilder RSP 206-065
Manulife RetirementPlus RSP 206-066
Maritime Life Group Retirement Savings Plan RSP 207-017
Synchrony Funds RSP 207-031
Term Account RSP 206-027
Zurich WealthGuard Segregated Funds RSP 296-017

Trustee: The National Life Assurance Company of Canada

PRODUCTS

Alternative Investment Strategies II RSP 221-028
Alternative Investment Strategies RSP 221-027
Locked-In Money - UltraFlex R - M
Pension LIRA RSP 221-028
Ultraflex II RSP 221-026

Trustee: The Royal Trust Company

PRODUCTS

Adroit Group Ltd. RSP 254-512
AEGON Fund Management Inc. RSP 254-516

Trustee: The Royal Trust Company

PRODUCTS

Arrow Capital Management Inc. RSP 254-570
Aston Hill Asset Management Inc. RSP 254-543
Beutel Goodman Funds RSP 254-521
Bull Capital Management Inc. RSP 254-553
Bullion Management Services Inc. RSP 254-527
Burgundy Asset Management RSP 254-396
Canadian Medical Association RSP 254-014
CC & L Private Capital RSP 254-363
Duncan Ross RSP Fund RSP 254-421
EdgePoint Wealth Management Inc. RSP 254-552
Educators Financial Group Inc. RSP 254-444
Excel Funds Management Inc. RSP 254-476
Fidelity Clearing Canada ULC RSP 254-554
Fiera Capital Corporation RSP 254-483
Franklin Templeton Management Limited RSP 254-416
Front Street Capital 2004 RSP 254-504
Genus Capital Management Inc. RSP 254-551
Global Growth Assets Inc. ("GGAI") RSP 254-568
Global Wealth Builders Limited RSP 254-541
Gluskin Sheff + Associates Inc. RSP 254-391
Highstreet Asset Management RSP 254-474
I.A. Michael Investment Counsel Ltd. RSP 254-489
Invesco Canada Ltd. RSP 254-514
Janssen Inc. RSP 254-540
Jarislowsky Fraser RSP 254-458
Jones Collombin RSP 254-523
MacDougall, MacDougall & MacTier Self-Directed RSP 254-403
Mackie Research Capital Corporation RSP 254-355
Marquest Asset Management Inc. RSP 254-417
Mawer Investment Management RSP 254-493
McElvaine Investment Management Ltd. RSP 254-549
MD Private Trust RSP 254-511
MFD Private Client Services Inc. RSP 254-555
Montrusco Bolton RSP 254-488
Nexus RSP 254-418
Northern Citadel Bancorp Inc. RSP 254-557
Optimun Asset Management Inc. RSP 254-550
Pembroke Private Wealth Management Ltd. RSP 254-437
Perennial Asset Management RSP 254-537
Phillips, Hagar & North RSP 254-559
Placements Louisbourg Investments RSP 254-556
QV Investors Inc. RSP 254-390
RBC Asset Management Inc. RSP 254-522
RBC Direct Investing Inc. RSP 254-378
RBC Dominion Securities Self-Directed RSP 254-497

Trustee: The Royal Trust Company

PRODUCTS

RBC Investor Services Trust RSP 254-533
RBC Phillips, Hager & North Investment Counsel Inc. RSP 254-548
RBC Private Counsel (USA) Inc. RSP 254-565
RBC Structured Notes RSP 254-529
Royal Bank RSP 254-381
Royal Trust Personal Trust Services RSP 254-007
SEI Investments Canada Company RSP 254-456
Stacey Muirhead Capital Management Ltd. RSP 254-524
Stylus Asset Management RSP 254-525
Sun Life Global Investments RSP 254-561
Thornmark Asset Management Inc. RSP 254-528
UBS Bank (Canada) Self-Directed RSP 254-531
Value Partners Investments Inc. RSP 254-536
Wave Cycle Mutual Funds Ltd. RSP 254-547
Yorkville Asset Management Inc. RSP 254-566

Trustee: The Standard Life Assurance Company of Canada

PRODUCTS

Group RSP 267-019
Group RSP 267-023
Group RSP 267-029
Group RSP 267-041
Group RSP 267-042
Group RSP 267-043
Group RSP 267-044
Group RSP 267-046
Group RSP 267-047
Ideal Segregated Fund RSP 267-051
Ideal Solutions for Savings RSP 267-033
Ideal Term Fund RSP 267-052

Trustee: The Wawanesa Life Insurance Company

PRODUCTS

The Wawanesa Life Insurance Company RSP 291-003

Trustee: Toronto Mutual Life Insurance Company

PRODUCTS

Individual Variable Annuity Contract C.I. Segregated Funds RSP 276-008

Trustee: Transamerica Life Canada

PRODUCTS

AIC SEGREGATED FUNDS RSP 233-028

Trustee: Transamerica Life Canada

PRODUCTS

BPI Legacy Funds Annuity Contract LIRA
C.I. Guaranteed Investment Funds RSP 233-029
Omnibux Annuity Contract
TD Guaranteed Investment Funds II RSP 233-030
Transamerica Investment Portfolio II (TIP II) RSP 233-032
Transamerica Investment Portfolio RSP 233-026
Transamerica Investment Portfolio RSP 233-031

Trustee: Trimark Trust

PRODUCTS

Trimark Group Non-Withdrawal Retirement Savings Plan
Trimark RSP 521-071
Trimark RSP 521-091

Trustee: Ubiquity Bank of Canada

PRODUCTS

Ubiquity Bank RSP 581-001