

**Province of Newfoundland and Labrador Approved Life Income Fund
Arrangements Under The Pension Benefits Act, 1997**

Trustee:

PRODUCTS

Trustee: AGF Trust Company

PRODUCTS

AGF Group of Funds Retirement Income Fund
AGF Trust Company RIF 0098
Harmony RIF 1047
Primerica Concert Retirement Income Fund - RIF 1046

Trustee: Allianz Life Insurance Company of North America

PRODUCTS

Allianz Life Insurance Company of North America RIF 1131

Trustee: Assumption Life

PRODUCTS

Assumption Life RIF 419

Trustee: AXA Assurances Inc.

PRODUCTS

AXA Assurances Inc. RIF 1485

Trustee: B2B Trust

PRODUCTS

B2B Trust LIF RIF 606

Trustee: Bank of Nova Scotia

PRODUCTS

Scotia Life Income Fund
Scotia Life Income Fund (Deposit)

Trustee: BMO Trust Company

PRODUCTS

BMO InvestorLine RIF 432
BMO Nesbitt Burns Inc. RIF 089
BMO RIF 076
Guardian Group of Funds Self-Directed RIF 062
The Trust Company of Bank of Montreal RIF 1028

Trustee: Canadian Imperial Bank of Commerce

PRODUCTS

CIBC LIF

Trustee: Canadian Western Trust

PRODUCTS

ATB Securities Inc. Self-Directed RIF 1322
Canadian Western Trust Guaranteed RIF 215
Canadian Western Trust Self-Directed RIF 214
Hayward Securities Inc. Self-Directed RIF 1212
Leede Financial Markets Inc. Self-Directed RIF 1247
OceanRock Investments Inc. RIF 1378
Odlum Brown Limited Self-Directed RIF 201
Qtrade Asset Management Inc. Self-Directed RIF 1353
Qtrade Investor Inc. Self-Directed RIF 1253

Trustee: CIBC Mellon Trust Company

PRODUCTS

CIBC Mellon General RIF 1208
Integra RIF 996
Leith Wheeler Family of Funds RIF 0817
Lincluden RIF 1218
Toron RIF 1296

Trustee: CIBC Trust Corporation

PRODUCTS

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

Trustee: Clarica Trust Company

PRODUCTS

Clarica Portfolio Retirement Income Fund RIF 1144

Trustee: Co-operators Life Insurance Company

PRODUCTS

Group Retirement Income Plans RIF 1454
Versatile Portfolios RIF 1396

Trustee: Computershare Trust Company of Canada

PRODUCTS

Caldwell Securities Ltd. RIF 525
Canaccord Genuity Corp. RIF 543

Trustee: Computershare Trust Company of Canada

PRODUCTS

Credential Securities Inc. RIF 1449
Edward Jones RIF 1511
GMP Securities L.P. RIF 1284
Jones Gable and Company Limited RIF 740
Jory Capital Inc. RIF 1191
MacQuarie Private Wealth Inc. RIF 1289
Penson Financial Services Canada Inc. RIF 1329
Questrade Inc. RIF 1447
Richardson Partners Financial Limited RIF 1508
Sprott Asset Management Inc. RIF 1301
Sprott Asset Management L.P. RIF 1533
Stone & Company Limited RIF 1464
Union Securities Ltd. RIF 1048

Trustee: Computershare Trust of Canada

PRODUCTS

Ally Bank RSP 574-608

Trustee: Concentra Financial Services Association

PRODUCTS

Concentra Financial RIF 003

Trustee: Concentra Trust

PRODUCTS

Concentra Financial Self-Directed RIF 380
Credential Multiple Fund RIF 1171
Credit Union Deposit Program RIF 009
Credit Union Retirement Income Fund RIF-988
Growthworks-Matrix RIF 1566
Jovfunds Self-Directed RIF 1298
Northwest and Ethical Investments L.P. RIF 1503
Sterling Mutuals Inc. Self-Directed Retirement Income Fund RIF 1249
The Ethical Funds Company RIF 615

Trustee: Desjardins Financial Security Life Assurance Co.

PRODUCTS

Desjardins Financial Security Guaranteed Investment Funds Helios RIF 1468
Desjardins Financial Security Life Assurance Co. Group RIF 1405
Millennia III RIF 879

Trustee: Desjardins Trust Inc.

PRODUCTS

Desjardins Financial Security Investments Inc. RIF 1448

Trustee: Desjardins Trust Inc.

PRODUCTS

Desjardins Trust Group RIF 1409
Desjardins Trust Group RIF 1409
Letko Brosseau Inc. RIF 1386
North West Mutual Funds RIF 1139
SFL Investments Inc. RIF 1465

Trustee: HSBC TRUST COMPANY (CANADA)

PRODUCTS

HSBC InvestDirect SDRIF 861
HSBC Premier Wealth Planning Self-Directed RIF 1504
HSBC Trust Company (Canada) RIF 1155

Trustee: Imperial Life Assurance Company of Canada

PRODUCTS

Newfoundland Life Income Fund

Trustee: Industrial Alliance Ins. & Financial Services Inc.

PRODUCTS

Alternative Investment Strategies RIF 1323
Ecoflex RIF 327
IA Clarington GIF RIF 1461
Industrial Alliance Insurance & Financial Services Inc. Group RIF 1312

Trustee: Industrial Alliance Pacific Life Insurance Company

PRODUCTS

Alternative Investment Strategies RIF 1324
Ecoflex RIF 403
Ecoflextra RIF 1473

Trustee: Industrial Alliance Trust Inc.

PRODUCTS

IA Clarington Investments Inc. RIF 1392
Industrial Alliance Security Inc. RIF 843
Investia Financial Services Inc. RIF 1470

Trustee: Investors Group Trust Company Limited

PRODUCTS

Investors Group Life Income Fund

Trustee: LBC Trust

PRODUCTS

Banque Laurentienne RIF 158
Return on Innovation Fund Inc. RIF 1419

Trustee: League Savings and Mortgage Company

PRODUCTS

League Savings and Mortgage RIF 210

Trustee: London Life Insurance Company

PRODUCTS

London Life Guaranteed Interest RIF 1558

London Life Life Income Fund for Newfoundland

London Life Segregated Funds RIF 1525

Trustee: M.R.S. Trust Company

PRODUCTS

Counsel Portfolio Services Inc. RIF 1186

M.R.S. Inc. Self Directed RIF 594

M.R.S. SECURITY SERVICES INC. SELF-DIRECTED RIF 1003

Mackenzie Financial Corporation RIF 219

Quadras Investment Services Ltd. RIF 305

Trustee: Maple Trust Company

PRODUCTS

Maple Trust Company RIF 1081

Maple Trust Company RIF 1213

Trillium Self-Directed RIF 940

Trustee: Natcan Trust Company

PRODUCTS

Altamira RIF 272

Edward Jones Self-Directed RIF 137

Meritage RIF 1441

National Bank Securities Inc. Mutual Funds RIF 1331

The National Bank Financial Inc. Self-Directed RIF 131

The National Bank Financial Ltd. Self-Directed RIF 552

Trustee: Olympia Trust Company

PRODUCTS

Olympia Trust Company RIF 936

Trustee: RBC Life Insurance Company

PRODUCTS

RBC Insurance Guaranteed Investment Funds RIF 1408

Trustee: Richmond Savings Credit Union

PRODUCTS

Richmond Savings RIF 013

Richmond Savings Self-Directed RIF 919

Trustee: Royal Trust Corporation of Canada

PRODUCTS

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

Trustee: SSQ, Life Insurance Company Inc.

PRODUCTS

SSQ (GMWB) RIF 136
SSQ RIF 136

Trustee: State Street Trust Company Canada

PRODUCTS

Nxt Funds RIF 1515
Russell Investments RIF 1478
Sarbit Asset Management Inc. RIF 1394
Sentry Select RIF 1126

Trustee: Sun Life Assurance Company of Canada

PRODUCTS

Canadian Dental Association Group RIF 1318
Clarica Interest Account 2004 RIF 1320
Clarica Interest Account RIF 1309
Income Master RIF 1435
Sun Life Financial Trust Inc. Group RIF 1497
Sun Life Group Retirement Conversion Series RIF 1127
Sun Life Group Retirement Services RIF 1216
Sun Life of Canada Specimen Group RIF 1104
Sun Wise Essential Series Segregated Funds RIF 1541
SunWise Elite RIF 1398

Trustee: Sun Life Financial Trust Inc.

PRODUCTS

Sun Life Securities Inc. Self Directed RIF 981
Sun Life Securities-Group RIF 1082
SunWise Individual Variable Annuity RIF 1150

Trustee: The Bank of Nova Scotia Trust Company

PRODUCTS

Scotia Life Income Fund RIF 706
Scotia Self-Directed RIF 883

Trustee: The Canada Life Assurance Company

PRODUCTS

Canada Life "Flex" RIF 356

Trustee: The Canada Life Assurance Company

PRODUCTS

Canada Life "Generations" RIF 1140
Canada Life Group VIP RIF 1138
Canada Life Segregated Funds RIF 1524
Life Income Fund with Guaranteed Interest Investment Accounts
Life Income Fund with Segregated Funds Investment Accounts
Prestige Retirement Income Fund
Private Collections RIF 1286

Trustee: The Canada Trust Company

PRODUCTS

AIC Limited RIF 165
Arrow Hedge Partners Inc. RIF 1310
Assante Capital Management Limited Self-Directed RIF 1238
Assante Financial Management Limited Self-Directed RIF 1239
CI Investments Inc. RIF 718
CMG-Worldsource Self-Directed RIF 814
Cougar Global Investments Limited Self-Directed RIF 983
Dundee Self-Directed RIF 1204
Dundee Self-Directed RIF 1397
Dynamic Mutual Funds RIF 294
Fidelity Investments Canada ULC RIF 997
Global Maxfin Investments Inc. RIF 1452
Harbour Capital RIF 1348
Insight Program RIF 1164
Integral Wealth Financial RIF 1360
Integral Wealth Securities RIF 1350
Man Investments Canada Corp. RIF 1450
Manulife Securities Inc. Self-Directed RIF 982
Manulife Securities Investment Services Inc. Self-Directed RIF 995
MGI Financial Self-Directed RIF 727
Northwest Mutual Funds RIF 1139
PEAK Investments RIF 920
PEAK Securities Self-Directed RIF 1244
TD Flexi RIF 636
TD Mutual Funds RIF 1271
TD Waterhouse Institutional Services Self-Directed RIF 931
TD Waterhouse Private Investment Counsel RIF 667
TD Waterhouse Private Trust RIF 1351
TD Waterhouse Self-Directed RIF 644
Tradex RIF 409
Tricycle Capital Management Corp. Self-Directed RIF 1248
TS Asset Management USA Managed RIF 1269

Trustee: The Empire Life Insurance Company

PRODUCTS

Trustee: The Empire Life Insurance Company

PRODUCTS

Elite Investment Program RIF 1149
Elite XL Investment Program RIF 1077
Empire Class Segregated Funds RIF 1424

Trustee: The Equitable Life Insurance Company of Canada

PRODUCTS

Newfoundland Life Income Fund RIF 208
Pivotal Solutions II RIF 1442
Pivotal Solutions RIF 1399

Trustee: The Great-West Life Assurance Company

PRODUCTS

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

Trustee: The Manufacturers Life Insurance Company

PRODUCTS

Commercial Union Guaranteed Interest Fund RIF 604
Commercial Union Segregated Funds RIF 1153
Elite Portfolio RIF 1316
Guaranteed Investment Funds RIF (GIF and GIF Encore) 1026
Lifestyle RIF 194
Manulife Financial Group RIF 1383
Manulife GIF Investment Account RIF 815
Manulife GIF Investment Portfolio RIF 986
Manulife Guaranteed Investment Funds (GIF) Select (original) RIF 1436
Manulife Guaranteed Investment Funds (GIF) Select RIF 1517
Manulife Investment Guaranteed Interest Contracts RIF 1291
Manulife Segregated Funds Variable Income Payment RIF 1153
Maritime GIF Capital Accumulator Plan RIF 1395
Royal & Sun Alliance Guaranteed Interest Accounts RIF 302
Series R (Royal & Sun Alliance) RIF 852
Series R (Royal & Sun Alliance) RIF 1211
Synchrony Funds RIF 1159
Vista RIF 648
Zurich WealthGuard Segregated Funds RIF 1185

Trustee: The National Life Assurance Company of Canada

PRODUCTS

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

Trustee: The Royal Trust Company

PRODUCTS

ABC Funds Self-Directed RIF 1207
Acuity Funds Ltd. RIF 908
Adroit Group Ltd. RIF 1266
AEGON Fund Management Inc. RIF 1288
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 RIF 126
CC & L Managed Portfolios RIF 1411
CC & L Private Capital RIF 1295
Chou Fund RIF 479
Duncan Ross RIF 947
EdgePoint Wealth Management Inc. RIF 1500
Educators Financial Group Inc. RIF 161
Excel Funds Management Inc. RIF 1156
Franklin Templeton Management Limited RIF 162
Frontieralt 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 Limited RIF 1431
Gluskin Sheff + Associates Inc. RIF 1074
Highstreet Asset Management RIF 1160
International Advisory Services Group RIF 1512
Invesco Canada Ltd. RIF 174
Jarislowsky Fraser RIF 1115
Jones Collombin RIF 1332
MacDougall, MacDougall & MacTier Self-Directed RIF 544
Mackie Research Capital Corporation RIF 563
Marquest Investment Council Ltd. RIF 1206
Mavrix Fund Management Inc. RIF 1058
Mawer Investment Management RIF 1136
McLean Budden RIF 1112
MD Private Trust RIF 1265
MFD Private Client Services Inc. RIF 1514
Montrusco Bolton RIF 1184
Navina Asset Management Ltd. RIF 1460
Nexus RIF 1078
Northern Citadel Bancorp Inc. RIF 1526
Octagon Capital Corporation RIF 1255
Optimun Asset Management Inc. RIF 1492

Trustee: The Royal Trust Company

PRODUCTS

Perennial Asset Management RIF 1401
Phillips, Hagar & North RIF 1536
Placements Louisbourg Investments RIF 1519
Putnam Investments RIF 1297
QVGD 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 Self-Directed RIF 1039
RBC Private Counsel Inc. RIF 1486
RBC Structured Notes RIF 1379
Royal Bank RIF 030
Royal Trust Personal Trust Services RIF 047
Saxon Funds #2 Management Ltd. RIF 1477
Saxon Funds Management Ltd. RIF 1361
Sceptre Personal Investment Funds RIF 891
SEI Investments RIF 1163
Stacey Muirhead Capital Management RIF 1345
Stylus Asset Management RIF 1354
Sun Life Global Investments RIF 1543
Thornmark Asset Management Inc. RIF 1387
Titan Funds Inc. RIF 1466
Trend Management Limited RIF 591
UBS Bank (Canada) Self-Directed RIF 1384
Value Partners Investments Inc. RIF 1394
VenGrowth Capital Partners Inc. RIF 1380
Wave Cycle Mutual Funds Ltd. RIF 1484

Trustee: The Standard Life Assurance Company of Canada

PRODUCTS

Group Life Income Fund - Standard Life RIF 1251
Guaranteed RIF 151
Ideal Segregated Fund RIF 1270
Ideal Term Fund RIF 151
Portfolio RIF 366
Standard Life Mutual Funds RIF 803

Trustee: The Standard Life Trust Company

PRODUCTS

Standard Life Mutual Funds RIF 1148

Trustee: Toronto Mutual Life Insurance Company

PRODUCTS

CI Family of Segregated Funds RIF 1061

Trustee: Transamerica Life Canada

PRODUCTS

AIC Segregated Funds Annuity Contract RIF 1157
CI Guaranteed Investment Funds RIF 1166
NN Life Insurance Company of Canada RIF 0467
TD Guaranteed Investment Funds II RIF 1215
Transamerica BPI Segregated Funds t RIF 1105
Transamerica Investment Portfolio (GROWSafe) RIF 0828
Transamerica Investment Portfolio (GROWSafe) RIF 1002
Transamerica Investment Portfolio (GROWSafe) RIF 1258
Transamerica Investment Portfolio II (TIP II) RIF 1319

Trustee: Ubiquity Bank of Canada

PRODUCTS

Ubiquity Bank RIF 1347