

## **Superintendent's List of Financial Institutions Offering Locked-In Pension Products**

Issued: September 12, 2017

This list is to be used for the purposes of sections 104-120, 105, 122-139, 141 and 162 of the *Alberta Employment Pension Plans Regulation* (154/2014, Consolidated up to 224/2014).

The Financial Institutions that appear on this list, as indicated in bold typeface, have been acknowledged by the Superintendent to accept locked-in funds into the types of contracts indicated. The companies listed in regular typeface have been authorized by the Financial Institutions to accept locked-in funds on their behalf, and payments may be made directly to those listed agents.

There may be institutions that have applied to appear on this list but whose application was still being processed at the time this list was updated. Please contact our office to verify the status of any Financial Institution with respect to this list.

Questions may be directed to:

Alberta Treasury Board and Finance  
Superintendent of Pensions  
#402, 9515 – 107 Street  
Edmonton, AB T5K 2C3

Phone: 780-427-8322 Fax: 780-422-4283 Email: [employment.pensions@gov.ab.ca](mailto:employment.pensions@gov.ab.ca)

Website: [www.finance.alberta.ca/business/pensions/](http://www.finance.alberta.ca/business/pensions/)

<b>BANKS</b>	<b>LIRA</b>	<b>LIF</b>
<b>Canadian Western Bank</b>	21-Dec-15	
<b>CIBC (Canadian Imperial Bank of Commerce)</b>	1-Feb-07	23-Oct-07
<b>Concentra Bank</b>	20-Sep-06	20-Sep-06
<b>HSBC Bank Canada</b>	14-Sep-07	
<b>National Bank of Canada</b>	11-Dec-07	
<b>Tangerine Bank</b>	13-Nov-07	20-Jun-12

<b>CREDIT UNIONS</b>	<b>LIRA</b>	<b>LIF</b>
<b>BlueShore Financial Credit Union</b>	29-Jun-07	29-Jun-07
<b>Central 1 Credit Union</b>	8-Sep-06	8-Sep-06
Aldergrove Credit Union	✓	✓
Arrow Credit Union	✓	✓
Bulkley Valley Credit Union	✓	✓
Castlegar Savings Credit Union	✓	✓
Columbia Valley Credit Union	✓	✓
Compensation Employees Credit Union	✓	✓
Cooper Pacific Self-Directed, RSP 115-011	✓	✓
Creston and District Credit Union	✓	✓
Cumberland and District Credit Union	✓	✓
East Kootenay Community Credit Union	✓	✓
Enderby and District Credit Union	✓	✓
Fisgard Capital Corporation	✓	✓
Grand Forks & District Credit Union	✓	✓
Greater Vancouver Community Credit Union	✓	✓
Greater Victoria Savings Credit Union	✓	✓
Gulf & Fraser Credit Union	✓	✓
Integris Credit Union	✓	✓
Khalsa Credit Union	✓	✓
Ladysmith & District Credit Union	✓	✓
Lake View Credit Union	✓	✓
Mt Lehman Credit Union	✓	✓
Nelson and District Credit Union	✓	✓
North Peace Savings Credit Union	✓	✓
Northern Savings Credit Union	✓	✓
Operating Engineers Credit Union	✓	✓
Osoyoos Credit Union	✓	✓
Quadra Credit Union	✓	✓

<b>CREDIT UNIONS</b>	<b>LIRA</b>	<b>LIF</b>
Revelstoke Credit Union	✓	✓
Salmon Arm Savings Credit Union	✓	✓
Sharons Credit Union	✓	✓
Spruce Credit Union	✓	✓
Summerland and District Credit Union	✓	✓
Sunshine Coast Credit Union	✓	✓
Union Bay Credit Union	✓	✓
V.P. Credit Union	✓	✓
Vancouver Firefighters Credit Union	✓	✓
VantageOne Credit Union	✓	✓
<b>Coast Capital Savings Credit Union</b>	31-Aug-06	31-Aug-06
<b>Coastal Community Credit Union</b>	11-Dec-06	
<b>Community Savings Credit Union</b>	06-Jul-07	06-Jul-07
<b>Connect First Credit Union LTD.</b>	18-Oct-07	
<b>First West Credit Union</b>	28-Oct-10	28-Oct-10
<b>Interior Savings Credit Union</b>	24-Oct-06	24-Oct-06
<b>Kootenay Savings Credit Union</b>	30-Jan-12	30-Jan-12
<b>Prospera Credit Union</b>	26-Sep-06	26-Sep-06
<b>Servus Credit Union Ltd.</b>	1-Nov-06	1-Nov-06
<b>Vancouver City Savings Credit Union</b>	6-Nov-06	6-Nov-06
<b>Vision Credit Union Ltd.</b>	30-Dec-14	30-Dec-14
<b>Westminister Savings Credit Union</b>	12-Oct-07	12-Oct-07

<b>FRATERNAL BENEFIT SOCIETIES</b>	<b>LIRA</b>	<b>LIF</b>
<b>Knights Of Columbus</b>	29-Oct-07	

<b>INSURANCE COMPANIES</b>	<b>LIRA</b>	<b>LIF</b>
<b>Assumption Mutual Life Insurance Company</b>	28-Oct-10	28-Oct-10
<b>BMO Life Assurance Company</b>	25-Jul-14	25-Jul-14
<b>Canada Life Assurance Company, The</b>	20-Nov-07	20-Nov-07
<b>Co-operators Life Insurance Company</b>	7-Dec-06	7-Dec-06
<b>CUMIS Life Insurance Company</b>	2-Oct-14	
<b>Desjardins Financial Security Life Assurance Company</b>	6-Dec-06	9-Nov-07
<b>Empire Life Insurance Company, The</b>	29-Aug-07	29-Aug-07
<b>Equitable Life Insurance Company of Canada, The</b>	15-Nov-07	15-Nov-07
<b>Great-West Life Assurance Company, The</b>	18-Oct-07	18-Oct-07

<b>INSURANCE COMPANIES</b>	<b>LIRA</b>	<b>LIF</b>
I.G. Insurance Services Inc.	✓	✓
<b>Industrial Alliance, Insurance and Financial Services Inc.</b>	2-Feb-07	2-Feb-07
<b>ivari</b>	12-Dec-06	12-Dec-06
<b>La Capitale Insurance and Financial Services Inc.</b>	13-Jun-13	13-Jun-13
<b>London Life Insurance Company</b>	18-Oct-07	18-Oct-07
<b>Manufacturers Life Insurance Company, The</b>	1-Jan-07	1-Jan-07
<b>Primerica Life Insurance Company of Canada</b>	30-Nov-07	19-Nov-14
<b>RBC Life Insurance Company</b>	26-Mar-07	26-Mar-07
<b>SSQ, Life Insurance Company Inc.</b>	27-Jun-07	27-Jun-07
<b>Standard Life Assurance Company of Canada, The</b>	18-Oct-06	18-Oct-06
<b>Sun Life Assurance Company of Canada, The</b>	1-Jul-07	30-Aug-07
CI Investments Inc.	✓	✓
<b>Wawanesa Life Insurance Company</b>	22-Oct-07	

<b>OTHER</b>	<b>LIRA</b>	<b>LIF</b>
<b>Alberta Treasury Branches (ATB Financial)</b>	15-Jan-07	15-Jan-07

<b>TRUST COMPANIES</b>	<b>LIRA</b>	<b>LIF</b>
<b>B2B Trustco</b>	17-Oct-07	17-Oct-07
AGF Investments Inc.	✓	✓
Counsel Portfolio Services Inc.	✓	✓
B2B Bank Securities Services Inc.	✓	✓
B2B Bank Financial Services Inc.	✓	✓
B2B Bank Intermediary Services Inc.	✓	✓
B2B Bank	✓	✓
Investors Group Financial Services Inc.	✓	✓
Investors Group Securities Inc.	✓	✓
PFSL Fund Management Ltd.	✓	✓
Quadrus Investment Services Inc.	✓	✓
Mackenzie Financial Corporation	✓	✓
<b>BMO Trust Company</b>	1-Jan-07	1-Jan-07
BMO Bank of Montreal	✓	✓
BMO Group Retirement Services Inc.	✓	✓
BMO InvestorLine Inc.	✓	✓
BMO Nesbitt Burns Inc.	✓	✓
BMO Private Banking	✓	✓

<b>TRUST COMPANIES</b>	<b>LIRA</b>	<b>LIF</b>
BMO Private Investment Counsel Inc.	✓	✓
<b>Bank of Nova Scotia Trust Company, The (Scotiastart)</b>	2-Oct-07	2-Oct-07
1832 Asset Management L.P.	✓	✓
The Bank of Nova Scotia	✓	✓
HollisWealth Advisory Services Inc.	✓	✓
HollisWealth	✓	✓
Scotia Capital Inc.	✓	✓
Scotia Securities Inc.	✓	✓
Scotia Mortgage Corporation	✓	
Montreal Trust Company of Canada	✓	
Maple Trust Company	✓	
National Trust Company	✓	
<b>Canada Trust Company, The</b>	27-Nov-06	27-Nov-06
Assante Capital Management Ltd.	✓	✓
Assante Financial Management Ltd.	✓	✓
Canadian ShareOwner Investments Inc.	✓	✓
CI Investments Inc.	✓	✓
Fidelity Investments Canada ULC	✓	✓
IPC Estate Services Inc.	✓	✓
IPC Investments Inc.	✓	✓
Manulife Bank of Canada	✓	
PEAK Investment Services Inc.	✓	✓
PEAK Securities Inc.	✓	✓
TD Asset Management Inc.	✓	✓
The Toronto Dominion Bank (TD Canada Trust)	✓	
TD Canada Trust Flexi-RIF		✓
TD Employee Future Builder Group RRSP	✓	
TD Future Builder Group RRSP	✓	
TD Waterhouse Private Investment Counsel	✓	✓
TD Waterhouse Canada Inc.	✓	✓
TD Waterhouse Private Trust	✓	✓
<b>Canadian Western Trust Company</b>	21-Aug-06	21-Aug-06
ATB Securities Inc.	✓	✓
BenFlex Services Inc.	✓	✓
Canadian Western Trust Company (A)	✓	✓
Canadian Western Trust CGS	✓	✓
Canadian Western Trust Company (M)	✓	✓

<b>TRUST COMPANIES</b>	<b>LIRA</b>	<b>LIF</b>
Canoe Financial General	✓	✓
Haywood Securities Inc.	✓	✓
Leede Jones Gable Inc.	✓	✓
Mennonite Brethren Church	✓	✓
OceanRock Investments Inc.	✓	✓
Odlum Brown Limited	✓	✓
Open Access Limited	✓	✓
Open Access Limited Group	✓	
Qtrade Asset Management Inc.	✓	✓
Qtrade Investor Inc.	✓	✓
Raymond James Ltd.	✓	✓
Steadyhand Investment Funds Inc.	✓	✓
The Recordkeeper Limited	✓	✓
Trinity Western University	✓	✓
Worldsource Financial Management Inc.	✓	✓
<b>Central 1 Trust Company</b>	23-Apr-12	23-Apr-12
<b>CIBC Mellon Trust Company</b>	6-Dec-07	6-Dec-07
Acorn Global Investments Inc.	✓	✓
Addenda Capital	✓	✓
Barrage Holdings Inc.	✓	✓
Christian Labour Association of Canada (CLAC)	✓	
Cowan Asset Management Ltd.	✓	✓
Focus Asset Management Ltd.	✓	✓
Foyston, Gordon & Payne Inc.	✓	✓
Globevest Capital Inc.	✓	✓
I3 Advisors Inc.	✓	✓
Integra Capital Limited	✓	
J. Zechner Associates Inc.	✓	✓
JDM Investment Partners Ltd.	✓	✓
Leith Wheeler Investment Management Ltd.	✓	✓
Lincluden Management Limited	✓	✓
Manufacturers Life Insurance Company, The	✓	
PenderFund Capital Management Ltd.	✓	✓
Portland Investment Counsel Inc.	✓	✓
R.E.G.A.R. gestion privee	✓	✓
Radin Capital Partners Inc.	✓	✓
Royal Institution for the Advancement of Learning/McGill University	✓	✓

<b>TRUST COMPANIES</b>	<b>LIRA</b>	<b>LIF</b>
RP Investment Advisors	✓	✓
Seymour Investment Management Ltd.	✓	✓
Sherpa Asset Management Inc.	✓	✓
Toron Capital Markets Inc.	✓	✓
Tradex Management Inc.	✓	✓
Vertex One Asset Management Inc.	✓	✓
<b>CIBC Trust Corporation</b>	7-Feb-07	23-Oct-07
CIBC Wood Gundy	✓	✓
CIBC Securities Inc.	✓	✓
CIBC Personal Portfolio Services	✓	✓
CIBC Investor's Services	✓	✓
Renaissance Investments	✓	✓
Simplii Financial	✓	
<b>Community Trust Company</b>	11-Sept-15	11-Sept-15
<b>Computershare Trust Company of Canada</b>	22-Aug-06	22-Aug-06
BBS Securities	✓	✓
Caldwell Securities Ltd.	✓	✓
Canaccord Genuity	✓	✓
Computershare Trust Company of Canada	✓	✓
Cormark Securities Inc.	✓	✓
Credential Securities	✓	✓
Edward Jones	✓	✓
Fidelity Clearing Canada ULC	✓	✓
GMP Securities L.P.	✓	✓
Keybase Financial Group Inc.	✓	
Mandeville Wealth Services Inc.	✓	✓
PI Financial Corp.	✓	✓
Peters & Co. Limited	✓	✓
Portfolio Strategies Corporation	✓	✓
Questrade Inc.	✓	✓
Sprott Asset Management L.P.	✓	✓
Sterling Mutuals Inc.	✓	✓
Stone Investment Group Limited	✓	✓
<b>Concentra Trust</b>	20-Sep-06	20-Sep-06
1st Choice Savings & Credit Union Ltd.	✓	
Accent Credit Union	✓	✓
Access Credit Union Limited	✓	✓

<b>TRUST COMPANIES</b>	<b>LIRA</b>	<b>LIF</b>
Achieva Financial – A Division of of Cambrian Credit Union	✓	
Affinity Credit Union	✓	
Alterna Savings and Credit Union Limited	✓	
Bayview Credit Union	✓	
Beaumont Credit Union	✓	
Belgian-Alliance Credit Union Ltd.	✓	
Bow Valley Credit Union Ltd.	✓	✓
Bruno Savings & Credit Union Ltd.	✓	
Caisse Financial Group	✓	✓
Calgary Police Credit Union	✓	
Cambrian Credit Union	✓	✓
Canada Safeway Limited Employees Savings & Credit Union	✓	✓
Carpathian Credit Union Ltd.	✓	
Casera Credit Union	✓	
Catalyst Credit Union Ltd.	✓	✓
CCEC Credit Union	✓	
Chinook Financial - a Division of Connect First Credit Union Ltd.	✓	✓
Christian Credit Union	✓	✓
Christian Reformed Church Extension Fund Inc.	✓	✓
Churchbridge Credit Union	✓	✓
Community Credit Union Ltd - Newfoundland	✓	
Concentra Self-Directed	✓	✓
Conexus Credit Union	✓	
Cornerstone Credit Union	✓	
Credential Asset Management Inc.	✓	✓
Crocus Credit Union	✓	
Crocus Investment Fund	✓	
Crossroads Credit Union Ltd.	✓	✓
Crosstown Civic Credit Union	✓	
CS Alterna Bank	✓	✓
Cypress Credit Union	✓	✓
Debden Credit Union Ltd.	✓	✓
Diamond North Credit Union	✓	
Eagle River Credit Union Ltd	✓	
East Coast Credit Union Limited	✓	✓
Easternedge Credit Union	✓	
Edson Credit Union	✓	✓



<b>TRUST COMPANIES</b>	<b>LIRA</b>	<b>LIF</b>
Encompass Credit Union	✓	✓
First Island Financial Services Ltd.	✓	
First Nations Bank of Canada	✓	
Firstontario Credit Union Limited	✓	✓
Foam Lake Savings and Credit Union Ltd.	✓	✓
Golden Opportunities Fund Inc.	✓	
Growth Works Capital Ltd	✓	
Inglewood Savings & Credit Union Ltd.	✓	✓
Innovation Credit Union	✓	✓
JovFinancial Solutions Inc.	✓	✓
Khalsa Credit Union (Alberta) Ltd.	✓	
Kindred Credit Union Limited	✓	✓
L.I.U.N.A. Local 183 Credit Union Ltd.	✓	
Lakeland Credit Union	✓	✓
Legacy Savings and Credit Union	✓	✓
Luseland Credit Union Ltd.	✓	
Lutheran Church-Canada, Alberta-British Columbia District Investments Ltd.	✓	✓
Macklin Credit Union Ltd.	✓	
Minnedosa Credit Union	✓	
Monarch Wealth Corporation	✓	✓
Mountain View Credit Union	✓	✓
Newfoundland and Labrador Credit Union	✓	
Nexus Community Savings, A Division of Alterna Savings and Credit Union Limited	✓	✓
Northern Credit Union Limited	✓	
Northwest & Ethical Investments L.P.	✓	✓
Noventis Credit Union	✓	✓
Pierceland Credit Union	✓	
Pincher Creek Credit Union	✓	✓
Porcupine Credit Union Ltd.	✓	✓
Prairie Centre Credit Union	✓	
Pro-Financial Asset Management Inc.	✓	✓
Raymore Credit Union	✓	
River City Credit Union	✓	✓
Rocky Credit Union	✓	✓
Sandhills Credit Union	✓	
SaskWorks Venture Fund Inc.	✓	

<b>TRUST COMPANIES</b>	<b>LIRA</b>	<b>LIF</b>
Shell Employees' Credit Union	✓	✓
St. Gregor Credit Union Limited	✓	
Steinbach Credit Union	✓	✓
Stoughton Credit Union Ltd.	✓	
Stride Credit Union	✓	
Sunova Credit Union	✓	✓
Sunrise Credit Union Limited	✓	✓
Swan Valley Credit Union	✓	
Synergy Credit Union Ltd.	✓	✓
Tangerine Investment Funds Limited	✓	✓
The Land Banc of Canada Inc.	✓	
Transcanada Credit Union Ltd.	✓	
Vanguard Credit Union	✓	
Vermilion Credit Union Ltd.	✓	✓
Westoba Credit Union	✓	✓
Your Neighborhood Credit Union	✓	✓
<b>Desjardins Trust Inc.</b>	11-May-07	11-May-07
Desjardins Financial Security Investments	✓	✓
Desjardins Financial Security Life Assurance Company		✓
Desjardins Investments Inc.	✓	✓
Desjardins Securities Inc.	✓	✓
Letko Brosseau	✓	✓
SFL Investments	✓	✓
Societe de gerance des Fonds FMOQ inc.	✓	✓
<b>HSBC Trust Company (Canada)</b>	14-Sep-07	14-Sep-07
HSBC Securities (Canada) Inc.	✓	✓
HSBC Investments (Canada) Limited	✓	
HSBC Investment Funds (Canada) Inc.	✓	
<b>Industrial Alliance Trust Inc.</b>	11-Dec-07	11-Dec-07
FundEX Investments Inc.	✓	✓
IA Clarington Investments Inc.	✓	✓
Industrial Alliance Securities Inc.	✓	✓
Investia Financial Services Inc.	✓	✓
<b>Investors Group Trust Co. Ltd.</b>	7-Dec-06	7-Dec-06
Investors Group Financial Services Inc.	✓	✓
London Life Insurance Company	✓	✓
<b>LBC Trust</b>	26-Jan-07	26-Jan-07

<b>TRUST COMPANIES</b>	<b>LIRA</b>	<b>LIF</b>
<b>League Savings and Mortgage Company</b>	30-Nov-10	30-Nov-10
<b>Manulife Trust Company</b>	30-Aug-12	30-Aug-12
Manulife Asset Management Limited	✓	✓
Manulife Private Wealth	✓	✓
Manulife Securities Incorporated	✓	✓
Manulife Securities Investment Services Ltd.	✓	✓
<b>Natcan Trust Company</b>	8-Sep-06	8-Sep-06
National Bank Correspondent Network (NBCN)	✓	✓
National Bank Direct Brokerage Inc.	✓	✓
National Bank Financial Ltd.	✓	✓
National Bank Investments Inc.	✓	✓
National Bank Trust Inc.	✓	✓
<b>Olympia Trust Company</b>	5-Sep-06	5-Sep-06
<b>Peace Hills Trust Company</b>	25-Sep-07	
<b>Royal Trust Company, The</b>	5-Nov-07	5-Nov-07
Arrow Capital Management Inc.	✓	✓
Aston Hill Asset Management Inc.	✓	✓
Beutel Goodman & Company Limited	✓	✓
BNY Mellon Wealth Management, Advisory Services, Inc.	✓	✓
Bull Capital Management Inc.	✓	
Bullion Management Services Inc.	✓	✓
Burgundy Asset Management Ltd.	✓	✓
Canadian Medical Association / MD Management Ltd.	✓	✓
Connor Clark & Lunn Private Capital Ltd.	✓	✓
CWB Wealth Management Ltd.	✓	✓
Duncan Ross Associates Ltd.	✓	✓
EdgePoint Wealth Management Inc.	✓	✓
Educators Financial Group Inc.	✓	✓
Empire Life Mutual Funds	✓	✓
Excel Funds Management Inc.	✓	✓
First Asset Investment Management Inc.	✓	✓
Fiera Capital Corporation	✓	✓
Foresters Financial Investment Management Company of Canada Inc.	✓	✓
Franklin Templeton Investments Corp.	✓	✓
Front Street Capital 2004	✓	✓
Galibier Capital Management Ltd.	✓	
Genus Capital Management Inc.	✓	✓

<b>TRUST COMPANIES</b>	<b>LIRA</b>	<b>LIF</b>
Global Growth Assets Inc.	✓	✓
Global Wealth Builders Ltd.	✓	✓
Gluskin Sheff + Associates Inc.	✓	✓
Highstreet Asset Management Inc.	✓	✓
I.A. Michael Investment Counsel Ltd.	✓	✓
Invesco Canada Ltd.	✓	✓
Janssen Inc.	✓	
Jarislowky Fraser Limited	✓	✓
Jones Collombin Investment Counsel Inc.	✓	✓
Letko Brosseau Inc.	✓	✓
Mackie Research Capital Corporation	✓	✓
Marquest Asset Management Inc.	✓	✓
Matco Financial inc.	✓	
Mawer Investment Management Inc.	✓	✓
McElvaine Investment Management Ltd.	✓	
MD Private Trust Company	✓	✓
Montrusco Bolton Investments Inc.	✓	✓
Nexus Investment Management Inc.	✓	✓
Northern Citadel Bancorp Inc.	✓	✓
Optimum Asset Management Inc.	✓	✓
Pembroke Private Wealth Management Ltd.	✓	✓
Perennial Asset Management Corp.	✓	✓
Phillips, Hager & North Investment Management Ltd.	✓	✓
Placements Louisbourg Investments	✓	✓
QV Investors Inc.	✓	✓
RBC Asset Management Inc.	✓	✓
RBC Investor Services Trust	✓	✓
RBC Direct Investing Inc.	✓	✓
RBC Dominion Securities Inc.	✓	✓
RBC Phillips, Hager & North Investment Counsel Inc.	✓	✓
RBC Private Counsel (USA) Inc.	✓	✓
RBC Royal Bank (Royal Bank of Canada)	✓	✓
RBC Structured Notes	✓	✓
Royal Trust Corporation of Canada	✓	✓
Royal Trust Personal Trust Services	✓	✓
SEI Investments Canada Company	✓	✓
Stacey Muirhead Capital Management Ltd.	✓	✓

<b>TRUST COMPANIES</b>	<b>LIRA</b>	<b>LIF</b>
Stylus Asset Management Inc.	✓	✓
Sun Life Global Investments	✓	✓
Thornmark Asset Management Inc.	✓	
UBS Bank (Canada)	✓	✓
Value Partners Investments Inc.	✓	✓
Wave Cycle Mutual Funds Ltd.	✓	✓
Yorkville Asset Management Inc.	✓	✓
<b>Royal Trust Corporation of Canada</b>	5-Nov-07	5-Nov-07
Royal Trust Personal Trust Services	✓	✓
<b>State Street Trust Company Canada</b>	11-Oct-07	11-Oct-07
Russell Investments	✓	✓
Sentry Investments Inc.	✓	✓
<b>Sun Life Financial Trust Inc.</b>	1-Jul-07	1-Jan-07
Sun Life Financial Investment Services (Canada) Inc. (SLF Investments)	✓	✓
<b>Western Pacific Trust Company</b>	11-Sep-07	11-Sep-07