

MACKENZIE GROUP **Plans**



ADDITIONAL SUPPORT INFORMATION

Table of Contents

New Group Plans

- 3 Setting Up a New Group RRSP with Mackenzie
- 4 Setting Up a New Defined Contribution (DC) Pension Plan with Mackenzie
- 5 DC Pension Plan New Plan – Checklist
- 6 Setting Up a New Deferred Profit Sharing Plan (DPSP) with Mackenzie
- 7 DPSP New Plan – Checklist
- 8 Sample letter: Memo to members for a new group plan

Existing Plans

- 9 Transferring an Existing Group RRSP to Mackenzie
- 10 Sample letter: Transferring an existing Group RRSP to Mackenzie
- 11 Transferring An Existing Defined Contribution (DC) Pension Plan to Mackenzie
- 12 Sample letter: Transferring an existing DC Pension Plan to Mackenzie
- 13 DC Pension Plan Transfer – Checklist
- 14 Transferring an Existing Deferred Profit Sharing Plan (DPSP) to Mackenzie
- 15 DPSP Plan Transfer – Checklist
- 16 Sample letter: Transferring an existing DPSP to Mackenzie
- 17 Sample letter: Memo to members for a change in carrier and trustee

Fees

- 18 Mackenzie Financial Corporation Group Plan Administrative Fees
- 19 Provincial Regulatory Fees (Applicable To DC Pension Plans Only)

Setting up a new Group RRSP with Mackenzie

Initial Set Up: Order Group RRSP Plan Sponsor Set Up Kit

Have the Group RRSP Plan Sponsor Set Up Form completed with the plan sponsor (employer) and forward to Mackenzie (sample in the Plan Sponsor Set Up Kit).

Note: The minimum number of members to open a new plan is 3.

Notify Members (employees)

Distribute a notice, on company letterhead, of the implementation of a Group RRSP to all members. The memo should also include the time and date of the information seminar (refer to sample letter on page 8).

Member Enrolment: Order Group RRSP Member Kits and Relevant Prospectus

Each member must complete a Member Application Form with the help of the financial advisor. To help streamline the enrolment process it is suggested that for larger cases, these forms be completed in a group session or given to the members in advance to complete. Remember to have your firm's Know Your Client Form completed as well as giving each member a copy of the relevant prospectus.

Note: Send Plan Sponsor Set Up Form and Member Application to Mackenzie prior to first remittance.

Contributions

The remittances from the plan sponsor will be sent directly to Mackenzie. To assist the plan sponsor with remittances and changes, Mackenzie will provide the plan sponsor with a pre-printed contribution list.

All correspondence should be sent to:

Mackenzie Financial Corporation
Attention: Group Administration
180 Queen Street West
Toronto, ON M5V 3K1

Should you have questions please contact the Group Plans Sales and Marketing Team at 416-967-2077 or toll free at 1-888-653-7070 ext. 2077.

Setting up a new Defined Contribution (DC) Pension Plan with Mackenzie

Initial Set Up: Order Plan Sponsor Set Up Kit for a DC Pension Plan

Have the DC Pension Plan Sponsor Set Up Form completed with the plan sponsor (employer) and forward to Mackenzie (sample in the Plan Sponsor Set Up Kit).

Note: The minimum number of members to open a new plan is 3.

Notify Members (employees)

Distribute a notice, on company letterhead, of the implementation of a DC Pension Plan to all members. The memo should also include the time and date of the information seminar (refer to sample letter on page 8).

Filing Process

Mackenzie will prepare the plan document, trust agreement, statement of Investment Policies and Procedures (SIP & P) and member booklet. Four copies of the plan document and trust agreement and three copies of the SIP & P will be sent to the plan sponsor, along with the billing for the one-time DC Pension Plan set-up fee. If a resolution was not sent with the Plan Sponsor Set Up Form Mackenzie will draft one.

The plan sponsor is to sign all documents as directed in the set-up letter and return to Mackenzie. Once received, one set will be sent to the Canada Revenue Agency, one set to the appropriate pension authority and the other set will be kept on file by Mackenzie. A signed and completed copy of the filed documents and a member booklet will be sent to the plan sponsor. It is the responsibility of the Plan administrator to ensure that all Plan members and eligible employees receive a copy of this booklet.

Note: Mackenzie will be unable to invest any money into the DC Pension Plan prior to receiving an executed Trust Agreement.

Member Enrolment: Order a DC Pension Plan Member Kit and Relevant Prospectus

Each member must complete a Member Information Form with the help of the financial advisor. To help streamline the enrolment process, it is suggested that for larger cases, these forms be completed in a group session or given to the members in advance to complete. Remember to have your firm's Know Your Client Form completed as well as giving each member a copy of the relevant prospectus.

Note: All member enrolment forms must have Section 8 authorized by the plan sponsor.

Send Plan Sponsor Set Up Form and Member Information Forms to Mackenzie prior to first remittance.

Contributions

The remittances from the plan sponsor will be sent directly to Mackenzie. To assist the plan sponsor with remittances and changes, Mackenzie will provide the plan sponsor with a pre-printed contribution list.

All correspondence should be sent to:

Mackenzie Financial Corporation
Attention: Group Administration
180 Queen Street West
Toronto, ON M5V 3K1

Should you have questions please contact the Group Plans Sales and Marketing Team at 416-967-2077 or toll free at 1-888-653-7070 ext. 2077.

DC Pension Plan Checklist: New Plan

- Complete Plan Sponsor Set Up Form and forward to Mackenzie

- Complete Member Information Forms and forward to Mackenzie

- Copy of relevant sections of any Collective Agreement (Union Plans only)

Upon receipt of the Plan Sponsor Set Up Form, Mackenzie will prepare and submit draft copies of the following documents/forms for the plan sponsor to review and sign:

- DC Pension Plan Document

- Trust Agreement

- Resolution adopting the Pension Plan Text and Trust Agreement

- Member Booklet

- Completed Canada Revenue Agency Application to register a Registered DC Pension Plan (Form T510)

- Completed Provincial Application Form (depending on jurisdiction) for Registration of a DC Pension Plan

- Cost certificate in those jurisdictions where they are required

- Statement of Investment Policies and Procedures (SIP & P)

The above documents/forms must be signed by the **plan sponsor** and returned to the Group Administration Department **prior to** the remittance of any monthly contributions. Upon receipt of these documents, Mackenzie will then be legally entitled to accept pension funds and allocate them to the selected accounts.

In addition all **Member Information Forms** must be submitted to the Group Administration Department prior to remitting **monthly contributions**.

Setting up a new Deferred Profit Sharing Plan (DPSP) with Mackenzie

Initial Set Up: Order Plan Sponsor Kit for a DPSP

Have the DPSP Plan Sponsor Set Up Form completed with the plan sponsor (employer) and forward to Mackenzie (sample in the Plan Sponsor Set Up Kit).

Note: The minimum number of members to open a new plan is 3.

Notify Members (employees)

Distribute a notice, on company letterhead, of the implementation of a DPSP to all members. The memo should also include the time and date of the information seminar (refer to sample letter on page 8).

Filing Process

Mackenzie will prepare the plan document, trust agreement, member booklet and T2214 Canada Revenue Agency DPSP Registration Form. Three copies of the plan document and trust agreement will be sent to the plan sponsor, along with the billing for the one-time DPSP set-up fee. If a resolution was not sent with the Plan Sponsor Set Up Form Mackenzie will draft one.

The plan sponsor is to sign all documents as directed in the set-up letter and return to Mackenzie. Once received, one set will be sent to the Canada Revenue Agency, and the other set will be kept on file by Mackenzie. A signed and completed copy of the filed documents and a member booklet will be sent to the plan sponsor. It is the responsibility of the Plan administrator to ensure that all Plan members and eligible employees receive a copy of the booklet.

Note: Mackenzie will be unable to invest any money into the DPSP prior to receiving an executed Trust Agreement.

Member Enrolment: Order DPSP Member Kits and Relevant Prospectus

Each member must complete a Member Information Form with the help of the financial advisor. To help streamline the enrolment process, it is suggested that for larger cases, these forms be completed in a group session or given to the members in advance to complete. Remember to have your firm's Know Your Client Form completed in these cases as well as giving each member a copy of the relevant prospectus.

Note: All Member Information Forms must have Section 8 authorized by the plan sponsor.

Send Plan Sponsor Set Up Form and Member Information Forms to Mackenzie prior to first remittance.

Contributions

The remittances from the plan sponsor will be sent directly to Mackenzie. To assist the plan sponsor with remittances and changes, Mackenzie will provide the plan sponsor with a pre-printed contribution list.

All correspondence should be sent to:

Mackenzie Financial Corporation
Attention: Group Administration
180 Queen Street West
Toronto, ON M5V 3K1

Should you have questions please contact the Group Plans Sales and Marketing Team at 416-967-2077 or toll free at 1-888-653-7070 ext. 2077.

DPSP Checklist: New Plan

Complete Plan Sponsor Set Up Form and forward to Mackenzie

Complete Member Information Forms

Upon receipt of the Plan Sponsor Set Up Form, Mackenzie will prepare and submit draft copies of the following documents/forms for the plan sponsor to review and sign:

Trust Agreement and Plan document

Resolution adopting the Trust Agreement

Member Booklet

Canada Revenue Agency Application for Registration as a Deferred Profit Sharing Plan (Form T2214)

The above documents/form must be signed by the **plan sponsor** and returned to the Group Administration Department **prior to** remitting any contributions. Upon receipt of these documents, Mackenzie will then be legally entitled to accept and allocate monies to the selected accounts.

In addition, **all Member Information Forms must be submitted to the Group Administration Department prior to remitting any contributions.**

Sample letter: Memo to members for a new Group Plan

To: All Members (Employees) of Smart Company Inc., Toronto, Ontario
From: Smart Company Inc. Management
Date: Enter date
Subject: Group RRSP/DC Pension Plan/DPSP

In an effort to better improve the quality of services to both members and management <<Smart Company>> has decided to establish a <<Group RRSP/DC Pension Plan/DPSP>>.

The organizations we have selected to handle our plan are as follows:

<<Best Financial Advisors Inc.>>: An independent firm of financial advisors. <<Best Financial Advisors>> focuses on providing the personal retirement planning and investment counselling services most individuals need to start and maintain a regular savings program together with a prudently diversified investment strategy.

Mackenzie Financial Corporation: One of Canada's leading mutual fund companies. Mackenzie will be the investment manager and record-keeper for the <<Group RRSP/DC Pension Plan/DPSP>>.

<<Ben A. Fitts>> of << Best Financial Advisors>> will be presenting on <<Date/Time>>, he/she will distribute enrolment kits and explain the details of our <<Group RRSP/DC Pension Plan/DPSP>> program.

We look forward to seeing you there.

Regards,

<<Management>>

Transferring an existing Group RRSP to Mackenzie

Initial Set Up: Order a Group RRSP Plan Sponsor Set Up Kit

Have the Group RRSP Plan Sponsor Set Up Form completed with the plan sponsor (employer) and forward to Mackenzie (sample in the Plan Sponsor Set Up Kit).

Note: The minimum number of members to open a new plan is 3.

Notify Members (employees)

Distribute a notice, on company letterhead, of change in record-keeper and trustee to all members. The memo should also include the time and date of the information seminar (refer to sample letter on page 17).

Notify Existing Carrier

The plan sponsor is to send a letter to the current trustee containing the following (refer to sample letter on page 10).

1. The effective date the plan will be changing carriers.
2. The direction to transfer current assets to Mackenzie.

Complete a T2033 Form for each member to transfer the assets to Mackenzie and forward to relinquishing trustee.

Member Enrolment: Order Group RRSP Member Kits and Relevant Prospectus

Each member must complete a Member Application Form with the help of the financial advisor. To help streamline the enrolment process, it is suggested that for larger cases, these forms be completed in a group session or given to the members in advance to complete. Remember to have your firm's Know Your Client Form completed as well as giving each member a copy of the relevant prospectus.

Note: Send Plan Sponsor Set Up Form and Member Applications to Mackenzie prior to the first remittance.

Contributions/Transfer

The existing assets will then be transferred directly from the current trustee to Mackenzie for deposit. The remittances from the plan sponsor will be sent directly to Mackenzie.

All correspondence should be sent to:

Mackenzie Financial Corporation
Attention: Group Administration
180 Queen Street West
Toronto, ON M5V 3K1

Should you have questions please contact the Group Plans Sales and Marketing Team at 416-967-2077 or toll free at 1-888-653-7070 ext. 2077.

Sample letter: Transferring an existing Group RRSP to Mackenzie

<<DATE>>

<<EXISTING CARRIER>>

<<ADDRESS>>

Dear Sir/Madam

<<SMART COMPANY LTD>>

Please accept this letter as confirmation that Mackenzie Financial Corporation will administer the above Group RRSP as of <<DATE>>.

Please proceed in transferring all assets under the Plan along with a breakdown of each member's funds to the attention of Mackenzie Financial Corporation at 180 Queen Street West, Toronto, ON, M5V 3K1, Attention: Group Administration Department.

If you have any questions or concerns, please feel free to contact me directly.

Sincerely,

<<NAME>>

<<TITLE>>

Transferring an existing Defined Contribution (DC) Pension Plan to Mackenzie

Initial Set Up: Order Plan Sponsor Set Up Kit for a DC Pension Plan

Have the DC Pension Plan Sponsor Set Up Form completed with the plan sponsor (employer) and forward to Mackenzie (sample in the Plan Sponsor Set Up Kit). Include a copy of the existing Plan Document with any filed amendments, the Trust Agreement or Insurance Contract and the latest cost certificate.

Note: The minimum number of members to open a new plan is 3.

Notify Members (employees)

Distribute a notice, on company letterhead, of change in record-keeper and trustee to all members. The memo should also include the time and date of the information seminar (refer to sample letter on page 17).

Notify Existing Carrier

The plan sponsor is to send a letter to the current trustee containing the following (sample letter refer to page 12).

1. The effective date the plan will be changing carriers.
2. The direction to transfer current assets to Mackenzie.

Filing Process

Mackenzie will prepare a new or amended plan document, trust agreement, Statement of Investment Policies and Procedures (SIP & P), member booklet, application to amend a Registered Pension Plan (T920) and the applicable pension authority form. Four copies of the updated plan document, trust agreement and three copies of the SIP & P will be sent to the plan sponsor. If a resolution is not sent with the Plan Sponsor Set Up Form Mackenzie will draft one.

The plan sponsor is to sign all documents as directed in the set up letter and return to Mackenzie. Once received, one set will be sent to the Canada Revenue Agency, one set to the appropriate pension authority and the other set will be kept on file by Mackenzie. A signed and completed copy of the filed documents and a revised member booklet will be sent to the plan sponsor. It is the responsibility of the Plan administrator to ensure that all Plan members and eligible employees receive a copy of this booklet.

Note: Mackenzie will be unable to invest any money into the DC Pension Plan prior to receiving an executed Trust Agreement.

Member Enrolment: Order DC Pension Plan Member Kits and Relevant Prospectus

Each member must complete a Member Information Form with the help of the financial advisor. To help streamline the enrolment process, it is suggested that for larger cases, these forms be completed in a group session or given to the members in advance to complete. Remember to have your firm's Know Your Client Form completed as well as giving each member a copy of the relevant prospectus.

Note: All Member Information Forms must have Section 8 authorized by the plan sponsor.

Send Plan Sponsor Set Up documents and Member Information Forms to Mackenzie prior to the first remittance.

Contributions/Transfer

The existing assets will then be transferred directly from the current trustee to Mackenzie for deposit. The remittances from the plan sponsor will be sent directly to Mackenzie.

All correspondence should be sent to:

Mackenzie Financial Corporation
Attention: Group Administration
180 Queen Street West
Toronto, ON M5V 3K1

Should you have questions please contact the Group Plans Sales and Marketing Team at 416-967-2077 or toll free at 1-888-653-7070 ext. 2077.

Sample letter: Transferring and existing DC Pension Plan to Mackenzie

<<DATE>>

<<EXISTING CARRIER>>

<<ADDRESS>>

Dear Sir/Madam

<<SMART COMPANY LTD.>>

Provincial Registration Number: _____

Canada Revenue Agency (CRA) Registration Number: _____

Please let this letter serve as notice that we will be terminating our above cited policy effective <<Date>> and no further contributions will be remitted after this date.

Please proceed in transferring all assets under the Plan along with a breakdown of each member's funds, indicating pre and post values to the attention of Mackenzie Financial Corporation at 180 Queen Street West Toronto, ON, M5V 3K1, Attention: Group Administration Department.

This is a change of carrier and trustee only. Mackenzie Financial Corporation & MRS Trust will assist in the administration of the above DC Pension Plan under the same Provincial and CRA registration numbers. Please forward a copy of the last executed plan document, all subsequent amendments, the last filed cost certificate and Annual Information Return to the pension officer at Mackenzie Financial Corporation.

We authorize Mackenzie Financial Corporation's pension officer to contact you regarding the above noted DC Pension Plan.

If you have any questions or concerns, please feel free to contact me directly.

Sincerely,

<<NAME>>

<<TITLE>>

cc: Pension officer, Mackenzie Financial Corporation

DC Pension Plan Checklist: Plan Transfer

- Complete Plan Sponsor Set Up Form and forward to Mackenzie

- Copy of last filed Plan Document and all subsequent Amendments and/or Board Resolutions

- Complete Member Information Forms forward to Mackenzie

- Copy of last filed Annual Information Return

- Copy of most recent Member Booklet

- Copy of Collective Agreement (Union plans only)

- Copies of all correspondence with Provincial Pension Regulator

- Copies of all correspondence with Canada Revenue Agency, Registered Plans Division

- Copies of all correspondence with Indian and Northern Affairs Canada, if applicable

Upon receipt of the first 2 items, Mackenzie will prepare the following documents/forms for the plan sponsor to review and sign:

- Trust Agreement

- Resolution adopting the Trust Agreement

- Completed Canada Revenue Agency Application to amend a Registered DC Pension Plan (Form T920)

- Completed Provincial Application Form (depending on jurisdiction) For Registration of a DC Pension Plan Amendment

- Statement of Investment Policies and Procedures (SIP & P)

- Member Booklet

The above documents/forms must be signed by the **plan sponsor** and returned to the Group Administration Department **prior to** the transfer of any pension funds from the previous carrier. Upon receipt of these documents, Mackenzie will then be legally entitled to accept the transfer of pension funds and allocate them to the selected accounts.

In addition **all Member Information Forms must be submitted to the Group Administration Department prior to the transfer of any pension funds from the previous carrier.**

Transferring an existing Deferred Profit Sharing Plan (DPSP) to Mackenzie

Initial Set Up: Order Plan Sponsor Set Up Kit for a DPSP

Have the DPSP Plan Sponsor Set Up Form completed with the plan sponsor (employer) and forward to Mackenzie (sample in the Plan Sponsor Set Up Kit). Include a copy of the existing Plan Document, Trust Agreement or Insurance Contract and the latest plan financial statement.

Note: The minimum number of members to open a new plan is 3.

Notify Members (employees)

Distribute a notice, on company letterhead, of change in record-keeper and trustee to all members. The memo should also include the time and date of the information seminar (refer to sample letter on page 17).

Notify Existing Carrier

The plan sponsor is to send a letter to the current trustee containing the following (refer to sample letter on page 16).

1. The effective date the plan will be changing carriers.
2. The direction to transfer current assets to Mackenzie.

Filing Process

Mackenzie will then prepare an amended plan document, and a trust agreement. Three copies of the updated plan document and trust agreement will be sent to the plan sponsor. If a resolution is not sent with the Plan Sponsor Set Up Form Mackenzie will draft one.

The plan sponsor is to sign all documents as directed in the set up letter and return to Mackenzie. Once received, one set will be sent to the Canada Revenue Agency, and the other set will be kept on file by Mackenzie. A signed and completed copy of the filed documents will be sent to the plan sponsor.

Note: Mackenzie will be unable to invest any money into the DPSP prior to receiving an executed Trust Agreement.

Member Enrolment: Order DPSP Member Kits and Relevant Prospectus

Each member must complete a Member Information Form with the help of the financial advisor. To streamline the enrolment process, it is suggested that for larger cases, these forms be completed in a group session or given to the members in advance to complete. Remember to have your firm's Know Your Client Form completed in these cases as well as giving each member a copy of the relevant prospectus.

Note: All Member Information Forms must have Section 8 authorized by the plan sponsor.

Send the Plan Sponsor Set Up documents and Member Information Forms to Mackenzie prior to the first remittance.

Contributions/Transfer

The existing assets will then be transferred directly from the current trustee to Mackenzie for deposit. The remittances from the plan sponsor will be sent directly to Mackenzie.

All correspondence should be sent to:

Mackenzie Financial Corporation
Attention: Group Administration
180 Queen Street West
Toronto, ON M5V 3K1

Should you have questions please contact the Group Plans Sales and Marketing Team at 416-967-2077 or toll free at 1-888-653-7070 ext. 2077.

DPSP Checklist: Plan Transfer

- Complete Plan Sponsor Set Up Form and forward to Mackenzie

- Forward copy of last filed DPSP Plan Document, all subsequent Amendments and/or Board Resolutions to Mackenzie

- Complete Member Information Forms and forward to Mackenzie

- Copies of all correspondence with Canada Revenue Agency

Upon receipt of the first 2 items, Mackenzie will prepare and submit draft copies of the following documents/forms for the plan sponsor to review and sign:

- Trust Agreement and Plan document

- Resolution adopting the Trust Agreement

The above documents must be signed by the **plan sponsor** and returned to the Group Administration Department and **prior to** the transfer of any funds from the previous carrier. Upon receipt of these documents, Mackenzie will then be legally entitled to accept the transfer of funds and allocate them to the selected accounts.

In addition, **all Member Information Forms must be submitted to the Group Administration Department prior to the transfer of any monies from the previous carrier.**

Sample letter: Transferring an existing Deferred Profit Sharing Plan (DPSP) to Mackenzie

<<DATE>>

<<EXISTING CARRIER>>

<<ADDRESS>>

Dear Sir/Madam

Re: Deferred Profit Sharing Plan for <<SMART COMPANY LTD.>>

Canada Revenue Agency Registration <<0212120>>

Please let this letter serve as notice that we will be terminating our above cited policy effective <<Date>> and no further contributions will be permitted after this date.

Please accept this letter as our confirmation that Mackenzie Financial Corporation ("Mackenzie") and M.R.S. Trust Company have agreed to continue to assist in the administration of the above-noted deferred profit sharing plan under the existing Canada Revenue Agency ("CRA") registration number. Mackenzie will be providing you with an undertaking to this effect in the near future.

As this is a continuing deferred profit sharing plan and the only change is a change in the carrier and trustee, please proceed in transferring all assets in the Plan along with a breakdown of each member's funds, to the attention of the Group Administration Department, Mackenzie Financial Corporation, 180 Queen Street West Toronto, ON, M5V 3K1.

An amendment to the plan is currently being prepared by Mackenzie and will be submitted to CRA with the appropriate Resolution, Trust Agreement or other documentation that may be required by CRA.

We authorize Mackenzie's pension officer to contact you regarding the above noted plan.

If you have any questions or concerns, please feel free to contact me directly.

Sincerely,

<<NAME>>

<<TITLE>>

cc: Pension officer, Mackenzie Financial Corporation

Sample letter: Memo to members for a change in carrier and trustee

<<SMART COMPANY LTD. LETTERHEAD>>

To: All Members (Employees) of Smart Company Ltd., Toronto Ontario

From: Smart Company Ltd. Management

Date: Enter date

Subject: Group RRSP/ DC Pension Plan/ DPSP

In an effort to better improve the quality of services to both members and management <<Smart Company Ltd.>> decided to make a change to its existing <<Group RRSP / DC Pension Plan /DPSP>>.

The organizations we have selected to handle our plan are as follows:

<<Best Financial Advisors Inc.>>: An independent firm of financial advisors. <<Best Financial Advisors >> focuses on providing the personal retirement planning and investment counselling services along with prudently diversified investment strategy.

Mackenzie Financial Corporation: One of Canada's leading mutual fund companies. Mackenzie will be the investment manager and record-keeper for the <<Group RRSP / DC Pension Plan /DPSP>>.

<<Ben E. Fitts>> of <<Best Financial Advisors>> will be presenting <<Date>>, he/she will distribute enrolment kits and explain the details of our <<Group RRSP / DC Pension Plan /DPSP>> program.

We look forward to seeing you there.

Regards,

<<Management>>

Mackenzie Financial Corporation

Group Plan Administrative Fees - January 2010

PLAN TYPE	SET UP	TRANSFERS/ WITHDRAWALS	ANNUAL REGULATORY FEES
Group RRSP	\$0	No Fee	Not applicable
DPSP New plans, no assets and existing plans with under \$10,000 average assets per member and under \$250,000 total assets	\$250	Total plan wind-up: \$10 per member Min: \$500	Not applicable
DPSP Existing plans with over \$10,000 average assets per member and a minimum of \$250,000 in total assets	Waived	Total plan wind-up: \$10 per member Min: \$500	Not applicable
DC Pension Plan New plans, no assets and existing plans with under \$20,000 average assets per member and under \$500,000 in total plan assets	\$500	Total plan wind-up: \$20 per member Min: \$1,000	Varies per jurisdiction (payable to the Pension Regulator)
DC Pension Plan Existing plans with over \$20,000 average assets per member and a minimum of \$500,000 in total plan assets	Waived	Total plan wind-up: \$20 per member Min: \$1,000	Varies per jurisdiction (payable to the Pension Regulator)

Provincial Regulatory Fees

(Applicable to DC Pension Plans only)

PROVINCE	SET-UP FEES	ANNUAL FEES (AIR)
Ontario	\$250	\$6.15 per active member \$4.25 per inactive member Min: \$250 Max: \$75,000
Quebec	\$250	\$8.25 per member and beneficiary Min: \$250 Max: \$100,000
Newfoundland & Labrador	\$7.50 per member Min: \$150 Max: \$7,500	\$7.50 per member Min: \$150 Max: \$7,500
Nova Scotia	\$5.10 per member Min: \$101.90 Max: \$7,642.50	\$5.10 per member Min: \$101.90 Max: \$7,642.50
New Brunswick	\$5 per member Min: \$100 Max: \$10,000 Amendments: \$100	\$5 per member Min: \$100 Max: \$10,000
Manitoba	\$6 per member Min: \$100 Max: \$15,000	\$6 per member Min: \$100 Max: \$15,000
Saskatchewan	\$5 per member Min: \$100 Max: \$5,000	\$5 per member Min: \$100 Max: \$5,000
Alberta	\$7 per member Min: \$200 Max: \$20,000	\$7 per member Min: \$200 Max: \$20,000
British Columbia	\$7 per member Min: \$200 Max: \$20,000	\$7 per member Min: \$200 Max: \$20,000
Federal (changes yearly)	\$24.00 per member up to 1,000 members \$12.00 per member in excess of 1,000 members Min: \$480 Max: \$240,000	\$24.00 per member up to 1,000 members \$12.00 per member in excess of 1,000 members Min: \$480 Max: \$240,000

GENERAL INQUIRIES

For all of your general inquiries, account information, or to order marketing literature and materials, please call:

ENGLISH 1 800 387-0614 (416 922-3217)
BILINGUAL 1 800 387-0615 (416 920-5120)
ASIAN INVESTOR SERVICES 1 888 465-1668
FAX 1 866 766-6623 (416 922-5660)
E-MAIL service@mackenziefinancial.com

To help save you time, we've made fund and account information available to you 24 hours a day, 7 days a week through Mackenzie's secure AdvisorAccess at mackenziefinancial.com. Visit mackenziefinancial.com/about_advisor for more information.

FOR ALL YOUR GROUP PLAN ADMINISTRATION INQUIRIES PLEASE CALL:

TELEPHONE 416 922-7508
1 800 665-0513
FAX 416 922-5660
1 866 766-6623
E-MAIL groupadmin@mackenziefinancial.com

