



## Manitoba Life Income Fund (LIF) and Locked - In Retirement Account (LIRA) addendums changes

**July 19, 2018**

Due to recent amendments to Manitoba pension legislation, B2B Bank is required to update the addendums for Manitoba Life Income Funds (LIF) and Locked-In Retirement Accounts (LIRA) for your clients.

The Pooled Registered Pensions Plans (Manitoba) Act and Pooled Registered Pension Plans Regulation came into effect on August 1, 2017. Amendments to the Pension Benefits Regulation also came into effect on August 1, 2017 which will allow transfers to and from PRPPs to Locked-in Retirement Accounts (LIRAs), Life Income Funds (LIFs) and Registered Pension Plans (RPPs).

To ensure existing account holders are aware of the above changes, we will be sending a copy of the LIF, and LIRA addendums in your clients' quarter-end statements.

Should you have any questions or concerns about these changes, please contact Client Services at 1.800.263.8349.



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