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Overview of your group plan

The four main parties to the plan are:

1 The plan sponsor *Employer*

The plan sponsor is responsible for, or may delegate:

- Setup of the plan, introducing the plan to members.
- Maintaining the plan.
- Ensuring that plan or member terminations are carried out correctly (see *Section 3*).

2 The financial advisor(s)

The financial advisor is the agent of each member and provides them with investment recommendations to meet individual risk/return objectives.

3 Fund manager

Mackenzie Investments provides management services to the Mackenzie mutual funds. Combining the specialized services of the financial advisor and those of Mackenzie Investments allows each to focus on their area of expertise.

4 Trustee

The role of the trustee

A federally regulated trust company, the trustee appoints Mackenzie Investments as its agent to provide services to group plans. These include applying to Canada Revenue Agency for registration of certain types of group plans, custody of Mackenzie mutual fund securities and client reporting, including account statements and tax reporting.

General administration

Remitting contributions

There are four ways to send your group deposits.

1. By cheque to:

Mackenzie Investments
Attention: Group Plan Administration Department
180 Queen Street West, Toronto, Ontario M5V 3K1

2. By phone:

Interactive Voice Response (IVR) To use the Interactive Voice Response (IVR) method, the plan administrator calls an automated Scotiabank toll-free number to make a deposit (which will be provided upon set-up).

To initiate fund transfers through this method, the employer must be set-up on this system and in receipt of an Agent ID number. Detailed instructions for processing transfers will be forwarded to employers who have been set-up on this system. The IVR option is not available for Scotiabank customers as IVR cannot be done between accounts within the same financial institution.

3. By electronic fund transfer

Wire Transfer/Electronic Fund Transfer (EFT) To use the Wire Transfer/EFT Method, complete CCP Form C and Mackenzie will provide the Mackenzie Investments banking information to the Plan Administrator. The plan administrator wires or electronically sends money through the employer's corporate bank account to Mackenzie Investments' account at Scotiabank. No fees are charged by Mackenzie Investments or Scotiabank for this service, although there may be a charge by the institution sending the Wire or EFT transfer. In order to set up Mackenzie Investments as an online payment recipient, please speak with your banking institution for the set up procedures and additional information. Also, the Group Plan number must be provided when sending the EFT/Wire transfer to avoid any processing delays.

4. By visiting a Scotia branch:

Direct Deposit Contributions for Direct Deposit Contributions the plan administrator walks directly into their dedicated Scotiabank branch and deposits the cheque into the Mackenzie Investments' Canadian dollar account. This is like making a regular deposit. Once the plan is set-up, the Plan Administrator will be provided with the Mackenzie Investments' bank account number and the Agent ID number which will be required to do a deposit.

No matter which method chosen, the contribution list (sample in appendix) must be received by Mackenzie the same day. If a cheque is mailed, the contribution list can be mailed in the same envelope.

For all other methods

The contribution list can be sent by email to:
electronicgroupdeposits@mackenzieinvestments.com

To avoid any amounts being held in suspense, the deposit and contribution lists must match. If all is received in good order, the trades will be placed.

Adding new members

- If a new member becomes eligible to participate in the plan, you must notify the financial advisor so the member can be provided with the proper information and guidance for their investments and complete the appropriate enrolment forms.
- **DCPP and DPSP only:** All information required in Section 7 of the Member Information Form **MUST BE** completed by the plan sponsor. Missing information will result in delays in processing the application.

Change of name

- When a plan member changes their name as a result of marriage, separation, divorce, personal reasons or correction of records, the member must complete the Change of Name section of the Member Change form, cosigned by a witness. The original is to be sent to Mackenzie Investments (see sample in the *Appendix*).

Beneficiary change

- If a plan member wishes to change the beneficiary on their group plan account, they must complete the Beneficiary Designation section of the Member Change Form, cosigned by a witness (legislative restrictions and a spousal waiver may apply). The original is to be sent to Mackenzie Investments (see sample in the *Appendix*).
- If the newly named beneficiary is under 18 years of age, a trustee must be named, as indicated in the Beneficiary Designation section.

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- In case of multiple beneficiaries (for example, a member wishes to name their children as beneficiaries), each child's full name must be included on the form (see sample in the Appendix).

Changing the plan sponsor contact person

- Can be accepted verbally or in writing from the financial advisor or the plan sponsor

Investment authorization

- Members can make their own investment choices, in consultation with the financial advisor, from all available Mackenzie mutual funds.
- **DCPP only:** The plan sponsor, with the help of the financial advisor, chooses the Mackenzie mutual funds that will be available to the members. Members then make their investment choices, in consultation with the financial advisor, from the available funds. This will be outlined in the plan document.
- A member may change their investment choices by completing the Investment Change section of the Member Change form (sample in Appendix) and submitting it to Mackenzie Investments. This form must also be signed by the financial advisor.
- Investment switches can be done through the member change form (see sample in the Appendix).

Termination of employment

- When a member terminates employment, complete the Termination/Retirement/Death section of the Member Change form with plan sponsor signature and forward the completed form to Mackenzie Investments.
- Disclosure information for the member's account will be provided to the payroll administrator, as required by provincial or federal legislation. The disclosure package will be prepared by Mackenzie Investments and sent to the member before any election is made. If a cash refund has been issued, a T4A will be sent to the member following the calendar year end for income tax purposes.

- **DCPP and DPSP only:** If funds are to be transferred to another registered plan, a Canada Revenue Agency T2151 form is required.
- **DCPP only:** If benefits to be transferred are locked-in by provincial or federal legislation we require a completed locking-in declaration or prescribed provincial form from the new trustee before the funds can be transferred to the new trustee.

Termination of the plan

- Should you wish to terminate your plan with Mackenzie Investments, forward a signed written request on company letterhead to your financial advisor stating the effective date of the plan termination and when contributions will cease.
- Your financial advisor will forward the request to the Mackenzie Group Administration department. We will then provide you with a list of requirements and applicable charges to terminate the plan.

Retirement

- **DCPP and DPSP only:** If a member is retiring on a date other than the normal retirement date, please notify Mackenzie Investments and the financial advisor two months before the actual retirement date.
- **DPSP only:** We will send a complete disclosure package to the member outlining the retirement options available to them.

Death of a member

- If a member dies, complete the appropriate portion of the Termination/Retirement/Death section of the Member Change form and forward it to Mackenzie Investments. The date of death should be given as the effective date of discontinuance. Contributions must be submitted up to the date of death.
- Proof of death (original or notarized copy of the death certificate or of the funeral director's statement) must be forwarded to Mackenzie Investments.
- Mackenzie Investments will send the beneficiary a disclosure and option package if an election or direction is not already received in advance.

Ongoing plan sponsor responsibilities

Note: Mackenzie Investments does not follow up on 'missed' contributions amounts for members in GRSP. Any missed contribution should be monitored by PS.

- Trade Date will be the date your Remittance and Contribution both are received in Good Order.

The following are ongoing plan sponsor responsibilities:

- Deducting the appropriate amounts from payroll and remitting these amounts to Mackenzie Investments for deposit into the plan.
- Notifying the financial advisor when an employee becomes eligible to join the plan.
- Notifying both Mackenzie Investments and the financial advisor of any changes to the plan, such as terminating members, amendments to the plan, etc.
- Handling member inquiries regarding any rules or conditions that apply to your plan (for example, eligibility, contribution amounts).
- Reconcile the contribution from time to time to avoid correction at the end of the year or before tax season (for any adjustments).
- Plan sponsor may request contribution by trade report to reconcile the above.

For GRSPs only

Ensuring any plan sponsor contributions are correctly recorded on each member's T4 slip. The plan sponsor contribution must be added to the gross income and treated as a taxable benefit. Mackenzie Investments will issue a tax receipt to the member to offset the plan sponsor contribution.

Calculate income tax to be withheld at source for each participating member using gross pay less the amount (pre-tax) of the RRSP contribution.

For DCP and DPSP only

Canada Revenue Agency (CRA) has made calculating the pension adjustment (PA) for members the plan sponsor's responsibility. Members contacting CRA with questions about amounts used in calculating the PA will be referred to their plan sponsor. However, if the plan sponsor is having difficulties calculating the PA, CRA should be consulted for assistance.

CRA requires plan sponsors to maintain and provide certain information to plan members and the government. The plan sponsor must calculate the PA and record it on the member's T4/T4A.

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What is a PA?

A pension adjustment is applied when an individual has a registered pension plan or deferred profit-sharing plan. As contributions to both these plans are tax-deferred, the value of this benefit must be accounted for.

Contributions to both these types of plans will result in a pension adjustment, causing a deduction of ones RSP contribution room.

Why calculate the PA?

DCPP and DPSP only: In an effort to apply uniform limits to tax deductible retirement savings, the federal government created pension adjustments (PA). It is the amount used in calculating the maximum annual RRSP contribution an individual can make. The PA considers variations in pension plans and allows taxpayers to add to their retirement savings through RRSP contributions.

The PA plus RRSP contributions must not exceed annual limits which are, generally, the lesser of:

DCPP

- 18% of the year's earned income, or
- The money purchase plan limit for the year specified by the government (\$32,490 Money purchase limit for 2024)

SPSP

- 18% of the year's earned income, or
- Half of the money purchase plan limit for the year specified by the government (\$32,490 in 2024)

Calculating the pension adjustments

Defined contribution pension plan (DCPP)

To calculate the PA for a DCPP, payroll records ending December 31 are required. The general formula for calculating PA is:

$$\begin{array}{|c|} \hline \text{Member contribution} \\ \text{to the plan} \\ \hline \end{array} + \begin{array}{|c|} \hline \text{Plan sponsor} \\ \text{contribution to} \\ \text{the plan} \\ \hline \end{array} = \begin{array}{|c|} \hline \text{Pension} \\ \text{adjustment} \\ \hline \end{array}$$

Deferred profit-sharing plan (DPSP)

To calculate the PA for a DPSP, payroll records ending December 31 are required. The general formula for calculating PA is:

$$\begin{array}{|c|} \hline \text{Plan sponsor} \\ \text{contribution to} \\ \text{the plan} \\ \hline \end{array} = \begin{array}{|c|} \hline \text{Pension} \\ \text{adjustment} \\ \hline \end{array}$$

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Pension adjustment reversals (PAR)

PAR is to be calculated whenever an individual is no longer entitled to a benefit under a provision of the DCPP or DPSP after 1996, for which PAs and/or past service pension adjustments (PSPAs) were originally reported. The plan member ceases entitlement to his or her benefit when the PAR is equal to the total of the PAs the plan sponsor reported since 1990 that are not vested to the individual.

On an on-going basis, PAR information returns must be filed 60 days after the end of the applicable quarter in which the termination occurred.

- PAR information returns for terminations in the fourth quarter of a calendar year will be required to be filed on or before January 31 of the following year.
- Mackenzie Investments will prepare and file the PAR with CRA on behalf of the plan sponsor.

For example:

An employee who has been a member of a plan with a two-year vesting period terminates employment after one year.

The plan sponsor has contributed \$2,000 to the plan for the member.

The member forfeits the \$2,000 the plan sponsor has contributed on their behalf.

The PAR for the terminated member will be \$2,000.

Canada Revenue Agency's (CRA) role

After the plan sponsor calculates the PA, it is reported to CRA on each member's T4/T4A slip. Once the PA amount is received by CRA, and the member's T1 return for the previous year is processed, the government determines the member's RRSP contribution limit for the current year

- Since RRSP contributions depend on PA amounts, CRA will issue a notice of assessment to individual taxpayers annually to inform them of their RRSP contribution limits for that year. Each year, members with an income from the previous year will be notified of their RRSP contribution limit for the current tax year. Taxpayers have 60 days at the beginning of the new year to contribute to an RRSP for the previous year.

Deferred profit-sharing plans (DPSP) only

Government reporting (prepared by Mackenzie Investments on your behalf)

- **T2214** – CRA requires the trustee to file form T2214 for each participating plan sponsor when requesting registration of a profit-sharing plan in accordance with Section 147 of the Income Tax Act. This form is not to be used when submitting an amendment to the plan text or trust agreement or when adding a participating plan sponsor to a previously registered plan.
- **Plan text, trust agreement** – CRA requires a copy of the trust agreement and plan document constituting the plan.
- **Resolution** – CRA requires a resolution adopting the trust agreement if the plan sponsor is a corporation. A certified copy of the resolution of the directors authorizing the application must be forwarded to Mackenzie Investments.

NOTE: All forms are completed by Mackenzie Investments and returned to the plan sponsor for approval and, in some cases, signing.

If you have any questions about this form or any of the ones below, please contact the Group Plan Administration Department at:

Mackenzie Investments
180 Queen Street West
Toronto, Ontario M5V 3K1
1-800-665-0513

Forfeiture accounts for DPSP only

1. What is the forfeiture account:

When members who terminate employment have not met the vesting period requirement, the funds that were contributed for them belong to the employer and need to be returned to the DPSP.

The non-vested funds in the former members' accounts are therefore transferred to a forfeiture account, which is in the name of the employer under the DPSP that holds these funds until such time that the employer uses them.

We will automatically open a forfeiture account once there are non-vested funds to be transferred into it. You do not need to do anything.

2. How to use the forfeited amounts in the forfeiture account:

There are two options for using the funds in the employer's forfeiture account.

a) Reallocate the funds to the plan members by using the amounts towards current contributions:

- You can obtain the value of the funds in your forfeiture account by contacting the Group Plan Support team at 1-800-665-0513, or by e-mail at groupadmin@mackenzieinvestments.com
- When submitting your contributions, offset your cheque or electronic deposit by the amount from the forfeiture account to be used towards the contributions.
- Include a letter of direction with your contribution list stating how much to use from the forfeiture account as payment towards the balance of the contribution list.

Amounts in the forfeiture account:

- Can only be used to offset the contribution list as a whole; they cannot be allocated to specific individual members.
- Can only be used towards contributions in the DPSP.
- The amount in the DPSP forfeiture account **CANNOT** be used for GRSP deposits.

You can use amounts in the forfeiture account towards contributions at any time during the year if there are funds in the account.

b) The funds can be withdrawn from the plan and returned to the employer:

- You must submit a letter of direction to Mackenzie Investments requesting the withdrawal of funds.
- This is considered a redemption from a registered plan. As such, withholding taxes would be deducted and a T4A receipt would be issued in the employer's name.

The Income Tax Act requires that any former members' non-vested amounts that were returned to the DPSP be used either towards contributions or refunded to the employer no later than the end of the following calendar year, after the year in which the funds were returned to the plan.

Defined contribution pension plan (DCPP) only

Government reporting (prepared by Mackenzie Investments on your behalf)

- **Provincial/Federal Annual Information Return** (each province has their own form) – The provincial governments require that an annual information return be completed by the plan sponsor. Each year, you will receive the return for completion. As soon as you receive this form from the provincial government, please have it forwarded to our office to provide the necessary information to assist you when filing.
- **Application of Acceptance of an Amendment to the Registered Pension Plan (T920)** – CRA requires that this form be completed and submitted with every amendment to your plan, including change of name or termination of the plan. This form will be sent to you from the trustee along with every amendment we prepare for your plan (provincial amendment forms will also be sent if required). We require your signature and approval for completion. CRA will not approve any changes to your plan without this form.
- **Connected Person Information Return (T1007)** – If the member joining the plan is a connected person,* CRA requires this form to be completed within 60 days of that member joining the pension plan. Not all connected persons are required to file this return. The CRA is interested in obtaining a T1007 only in the following two situations:
 - First, if an individual becomes a member of a registered pension plan as a connected person at anytime after 1990.
 - Secondly, for an individual who was connected to the plan sponsor prior to 1990, is still connected currently but had a period of temporary absence prior to 1990, during which time benefits did not accrue.
- A plan member is generally considered to be a connected person if he or she:
 - Owns 10% or more of any class of issued shares of the plan sponsor (specified shareholder).
 - Does not deal at “arm’s length” with the plan sponsor.
 - Is related to a specified shareholder by marriage, blood or adoption.
- **Plan text, trust agreement** – CRA requires a copy of the trust agreement and plan document constituting the plan.
- **Resolution** – CRA requires a resolution adopting the Trust Agreement if the plan sponsor is a corporation. A certified copy of the resolution of the directors authorizing the application must be forwarded to Mackenzie Investments.

Standard communication and reporting services

For the plan sponsor

- **One plan document (DCPP and DPSP only)**
- **One trust agreement (DCPP and DPSP only)**
- **Statement of investment policies and procedures (SIP and P) (DCPP only)**
- **Remittance statement (DCPP only)**
This form provides a confirmation of the previous contributions that were remitted plus provides the contribution list for the future contributions.
- **The contribution list**
outlines all participating members, their contribution amounts and plan sponsor contributions, if any.
- **Group Plan Administration Hotline**
1-800-665-0513

For the member

- **Member booklet**
Summarizes the plan.
- **Statements**
All members will be forwarded individual statements of their accounts annually at year-end. Members can opt-in to receive semi-annual statements as well. Mailed semi-annual statements are mandatory for DCPPs. These statements will also contain non-financial information such as designated beneficiaries and member's date of birth. The information on these statements should be carefully checked each year and if changes are required, please advise Mackenzie Investments as soon as possible.
- **Toll-free Customer Service Hotline**
Members can call Mackenzie Customer Service at 1-800-387-0614 to obtain specific information about their personal accounts.
- **Group RRSP only: Contribution tax receipts**
Each participating member will receive tax receipts reflecting the gross amount of group RRSP contributions made over the past year. One receipt is issued for all contributions made in the first 60 days. Members will also receive a receipt for the total of all

contributions made during the remainder of the year.

- **Management Report of Fund Performance**
On request, the Management Report of Fund Performance for the funds will be mailed to each member for funds held.
- **Mackenzie Investments online**
Mackenzieinvestments.com provides a current review of our funds, including unit prices, performance results, asset allocation breakdowns and managers commentaries. There are also articles on financial planning topics, an investor's library and information on Mackenzie Investments itself.

Members may monitor their group plan account online, with access to account balances and transaction histories. They can also duplicate tax receipts and print a copy of their most recent statement.

Reports available upon request

- To request reports, by e-mail, please provide the following and send to groupadmin@mackenzieinvestments.com.

Provide each of the following details to avoid delaying the request:

1. **Name of the Report (select at least one)**
 - Active Group Member Listing
 - Plan Assets – No Member Info
 - Contributions by Trade Date (please provide date range)
 - Plan Assets by Member (Advisor only)
2. **Date Range (if applicable)**
3. **Group Type and Plan Number**
4. **Special Instructions (if applicable)**
5. **Dealer/Representative Code**

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GROUP PLAN MEMBER CHANGE FORM



GRSP/DPS/DCRPP Number _____
 Plan Sponsor (Employer) _____
 Account Number _____
 Planholder Name _____
 Member Name (if spousal) _____
 Province of Employment _____

Please check the change(s) being made

- Termination / Retirement / Death
- Investment Change / Transfer
- Change of Beneficiary
- Address Change
- Name Change

1. TERMINATION / RETIREMENT / DEATH

Effective date of termination _____
(DD/MM/YYYY)

The reason for termination

- Termination of employment
- Retirement
- Death (Please provide copy of death certificate or funeral director's statement)
- Other, explain _____

Have all contributions been remitted in respect of plan membership to date of termination/retirement/death?

Yes No If no, outstanding contributions will be remitted on _____
(DD/MM/YYYY)

Plan Administrator _____ Date _____

Plan Administrator Signature _____

Temporary suspension of contributions

- Temporary layoff From _____ To _____
- Temporary leave of absence From _____ To _____

Please direct all future correspondence directly to the member at his/her home address, as follows

Name _____

Address _____

2. INVESTMENT CHANGE / TRANSFER

I hereby elect to have future contributions allocated as shown below

FUND NUMBER	ALLOCATION
_____	_____ %
_____	_____ %
_____	_____ %
_____	_____ %
_____	_____ %

Planholder Signature _____

Date _____

TRANSFER OF FUNDS

I hereby request a transfer of my current account balance(s) as indicated below. I understand the transfer(s) will be valued at prevailing market prices.

From Fund Number	To Fund Number
_____	_____
_____	_____
_____	_____
_____	_____

3. CHANGE OF BENEFICIARY (Not applicable to Quebec residents)

I hereby revoke any previous beneficiary designation, pursuant to the provisions of the Plan, designate the person named below as my beneficiary and the person entitled to receive my interest in the above mentioned Plan, if living at my death. For DCRPP, if I have a spouse/pension partner, my spouse/pension partner may automatically be entitled to the benefits of my plan and override the beneficiary designation, unless a spousal waiver is signed by both the Member and the spouse/pension partner. I reserve the right to revoke this designation.

PRIMARY BENEFICIARY

Name (First and Last Name)	Relationship	% of Entitlement
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____

If I designate contingent beneficiary(ies), I acknowledge that my contingent beneficiary(ies) shall only be entitled to my plan if no primary beneficiary(ies) is alive at the date of my death.

CONTINGENT BENEFICIARY

Name (First and Last Name)	Relationship	% of Entitlement
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____

In the absence of a designated beneficiary, the proceeds of your Plan(s) will be paid to your Estate. The designation of a beneficiary is subject to the laws of each jurisdiction.

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Provincial regulatory fees Applicable to DCPs only

Province	Set-up fees	Annual fees (AIR)														
Ontario	\$250 per application	<p>The AIR fee was replaced by a Pension Assessment calculated by FSRA based on their formula. FSRA will invoice the Plan Administrators yearly with the amount after they have filed the AIR.</p> <p>78 for fewer members = \$750 79 or more member based on the below calculations:</p> <table border="1"> <thead> <tr> <th>Plan Membership Increments</th> <th>Marginal Fee</th> </tr> </thead> <tbody> <tr> <td>First 1 - 1,000</td> <td>\$11.51</td> </tr> <tr> <td>Next 1,001 - 6,000</td> <td>\$9.70</td> </tr> <tr> <td>Next 6,001 - 12,000</td> <td>\$6.90</td> </tr> <tr> <td>Next 12,001 - 60,000</td> <td>\$3.12</td> </tr> <tr> <td>Next 60,001 - 150,000</td> <td>\$1.90</td> </tr> <tr> <td>150,001+ plan members</td> <td>\$0.07</td> </tr> </tbody> </table>	Plan Membership Increments	Marginal Fee	First 1 - 1,000	\$11.51	Next 1,001 - 6,000	\$9.70	Next 6,001 - 12,000	\$6.90	Next 12,001 - 60,000	\$3.12	Next 60,001 - 150,000	\$1.90	150,001+ plan members	\$0.07
Plan Membership Increments	Marginal Fee															
First 1 - 1,000	\$11.51															
Next 1,001 - 6,000	\$9.70															
Next 6,001 - 12,000	\$6.90															
Next 12,001 - 60,000	\$3.12															
Next 60,001 - 150,000	\$1.90															
150,001+ plan members	\$0.07															
Quebec	<p>Date of the application for registration:</p> <p>From 31 December 2023 to 30 December 2024 \$250 + \$12.25 per active member, non-active member and beneficiary (maximum = \$175,000)</p> <p>From 31 December 2022 to 30 December 2023 \$250 + \$11.90 per active member, non-active member and beneficiary (maximum = \$170,000)</p>	<p>End of the fiscal year:</p> <p>From 31 December 2023 to 30 December 2024 \$500 + \$12.25 per active member, non-active member and beneficiary (maximum = \$175,000)</p> <p>From 31 December 2022 to 30 December 2023 \$500 + \$11.90 per active member, non-active member and beneficiary (maximum = \$170,000)</p>														
Newfoundland & Labrador	<p>\$10.00 per active member and \$5.00 per deferred member.</p> <p>Min: \$200 Max: \$12,500</p>	<p>\$10.00 per active member and \$5.00 per deferred member.</p> <p>Min: \$200 Max: \$12,500</p>														
Nova Scotia	<p>\$5.80 per member</p> <p>Min: \$116.65 Max \$8,749.75</p>	<p>\$5.80 per member</p> <p>Min: \$116.65 Max \$8,749.75</p>														
New Brunswick	<p>\$5.00 per member</p> <p>Min: \$100 Max: \$10,000 Amendments: \$100</p>	<p>\$5.00 per member</p> <p>Min: \$100 Max: \$10,000</p>														
Manitoba	<p>\$7.20 per member</p> <p>Min: \$120 Max: \$18,000</p>	<p>\$7.20 per member</p> <p>Min: \$120 Max: \$18,000</p>														
Saskatchewan	<p>\$10.00 per member</p> <p>Min: \$300 Max: \$30,000 Amendments: \$300</p>	<p>\$10.00 active member \$5.00 per non-active member</p> <p>Min: \$300 Max: \$30,000</p>														
Alberta	<p>\$2.25 per member</p> <p>Min: \$250 Max: \$75,000</p>	<p>Applies to fiscal year-ends from October 1, 2023 to September 30, 2024</p> <p>\$2.25 per member</p> <p>Min: \$250 Max: \$75,000</p>														
British Columbia	<p>\$8.35 per active member \$7.30 per non-active member</p> <p>Min: \$250 Max \$85,000</p>	<p>\$8.35 per active member \$7.30 per non-active member</p> <p>Min: \$250 Max \$85,000</p>														
Federal (changes annually)	<p>Less than 50 Beneficiaries: \$550 minimum assessment</p> <p>50-1000 Beneficiaries: \$11 per Beneficiary</p> <p>Additional Beneficiaries over 1000: \$8.25 per Beneficiary</p> <p>Maximum assessment: \$220,000</p>	<p>Less than 50 Beneficiaries: \$550 minimum assessment</p> <p>50-1000 Beneficiaries: \$11 per Beneficiary</p> <p>Additional Beneficiaries over 1000: \$8.25 per Beneficiary</p> <p>Maximum assessment: \$220,000</p>														

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Group Plans administrative fees

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 minimum of \$250,000 in total plan 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
DCPP 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)
DCPP 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)

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Group Plan Support

For administrative-related inquiries, including report requests

Telephone: 1-800-665-0513

Hours: Monday to Friday 8:30 am to 6 pm (ET)

Email: groupadmin@mackenzieinvestments.com

Fax: 1-866-766-6623

Group Plan Sales Support

For any sales inquiries, new opportunities, or questions to review existing plans

Email: groupsales@mackenzieinvestments.com

Find fund and account information on-line through Mackenzie Investments' secure InvestorAccess. Visit [mackenzieinvestments.com](https://www.mackenzieinvestments.com) for more information.

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