

Superintendent's list of financial institutions offering locked-in pension products

Issued: July 4, 2023

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.

Contact Information and Useful Links

Email:	employment.pensions@gov.ab.ca
Phone:	780-427-8322
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Toll-free in Alberta:	Dial 310-0000, then the number.
Visit our website:	pensions.alberta.ca
Subscribe to receive email updates:	pensions.alberta.ca/subscribe.html

BANKS	LIRA	LIF
Canadian Western Bank	21-Dec-15	
CIBC (Canadian Imperial Bank of Commerce)	1-Feb-07	23-Oct-07
Concentra Bank	20-Sep-06	20-Sep-06
Home Bank	6-Feb-18	
HSBC Bank Canada	14-Sep-07	
National Bank of Canada	11-Dec-07	
Tangerine Bank	13-Nov-07	20-Jun-12

CREDIT UNIONS	LIRA	LIF
BlueShore Financial Credit Union	29-Jun-07	29-Jun-07
Central 1 Credit Union	8-Sep-06	8-Sep-06
Aldergrove Credit Union	✓	✓

CREDIT UNIONS	LIRA	LIF
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	✓	✓
First Island Savings	✓	✓
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	✓	✓
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	✓	✓

CREDIT UNIONS	LIRA	LIF
VantageOne Credit Union	✓	✓
Coast Capital Savings Credit Union	31-Aug-06	31-Aug-06
Coastal Community Credit Union	11-Dec-06	
Community Savings Credit Union	6-Jul-07	6-Jul-07
Connect First Credit Union Ltd.	18-Oct-07	
First West Credit Union	28-Oct-10	28-Oct-10
Interior Savings Credit Union	24-Oct-06	24-Oct-06
Kootenay Savings Credit Union	30-Jan-12	30-Jan-12
Prospera Credit Union	26-Sep-06	26-Sep-06
Servus Credit Union Ltd.	1-Nov-06	1-Nov-06
Vancouver City Savings Credit Union	6-Nov-06	6-Nov-06
Vision Credit Union Ltd.	30-Dec-14	30-Dec-14
Westminster Savings Credit Union	12-Oct-07	12-Oct-07

FRATERNAL BENEFIT SOCIETIES	LIRA	LIF
Knights Of Columbus	29-Oct-07	

INSURANCE COMPANIES	LIRA	LIF
Assumption Mutual Life Insurance Company	28-Oct-10	28-Oct-10
BMO Life Assurance Company	25-Jul-14	25-Jul-14
Canada Life Assurance Company, The	20-Nov-07	20-Nov-07
Co-operators Life Insurance Company	7-Dec-06	7-Dec-06
CUMIS Life Insurance Company	2-Oct-14	
Desjardins Financial Security Life Assurance Company	6-Dec-06	9-Nov-07
Empire Life Insurance Company, The	29-Aug-07	29-Aug-07
Equitable Life Insurance Company of Canada, The	15-Nov-07	15-Nov-07
Great-West Life Assurance Company, The	18-Oct-07	18-Oct-07
I.G. Insurance Services Inc.	✓	✓
Industrial Alliance, Insurance and Financial Services Inc.	2-Feb-07	2-Feb-07
Ivari	12-Dec-06	12-Dec-06
La Capitale Civil Service Insurer Inc.	13-Jun-13	13-Jun-13
London Life Insurance Company	18-Oct-07	18-Oct-07
Manufacturers Life Insurance Company, The	1-Jan-07	1-Jan-07
Primerica Life Insurance Company of Canada	30-Nov-07	19-Nov-14
RBC Life Insurance Company	26-Mar-07	26-Mar-07

INSURANCE COMPANIES	LIRA	LIF
SSQ, Life Insurance Company Inc.	27-Jun-07	27-Jun-07
Sun Life Assurance Company of Canada, The	1-Jul-07	30-Aug-07
CI Investments Inc.	✓	✓
Wawanesa Life Insurance Company	22-Oct-07	

OTHER	LIRA	LIF
Alberta Treasury Branches (ATB Financial)	15-Jan-07	15-Jan-07

TRUST COMPANIES	LIRA	LIF
B2B Trustco	17-Oct-07	17-Oct-07
AGF Investments Inc.	✓	✓
B2B Bank	✓	✓
B2B Bank Financial Services Inc.	✓	✓
B2B Bank Intermediary Services Inc.	✓	✓
B2B Bank Securities Services Inc.	✓	✓
Counsel Portfolio Services Inc.	✓	✓
Investors Group Financial Services Inc.	✓	✓
Investors Group Securities Inc.	✓	✓
Mackenzie Financial Corporation / Mackenzie Investments	✓	✓
PFSL Fund Management Ltd.	✓	✓
Quadrus Investment Services Inc.	✓	✓
BMO Trust Company	1-Jan-07	1-Jan-07
BMO Bank of Montreal	✓	✓
BMO Group Retirement Services Inc.	✓	✓
BMO Investments Inc.	✓	✓
BMO InvestorLine Inc.	✓	✓
BMO Nesbitt Burns Inc.	✓	✓
BMO Private Banking	✓	✓
BMO Private Investment Counsel Inc.	✓	✓
Bank of Nova Scotia Trust Company, The (Scotiabank)	2-Oct-07	2-Oct-07
1832 Asset Management L.P.	✓	✓
MD Financial Management	✓	✓
MD Management	✓	✓
Montreal Trust Company of Canada	✓	
National Trust Company	✓	

TRUST COMPANIES	LIRA	LIF
Scotia Capital Inc.	✓	✓
Scotia Mortgage Corporation	✓	
Scotia Securities Inc.	✓	✓
The Bank of Nova Scotia	✓	✓
Canada Trust Company, The	27-Nov-06	27-Nov-06
IPC Investments Corporation	✓	✓
Manulife Bank of Canada	✓	
PEAK Investment Services Inc.	✓	✓
PEAK Securities Inc.	✓	✓
TD Asset Management Inc.	✓	✓
TD Canada Trust Flexi-RIF		✓
TD Employee Future Builder Group RRSP	✓	
TD Waterhouse Canada Inc.	✓	✓
TD Waterhouse Private Trust	✓	✓
The Toronto Dominion Bank (TD Canada Trust)	✓	✓
Canadian Western Trust Company	21-Aug-06	21-Aug-06
Agora Dealer Services Corp.	✓	✓
Assante Capital Management Ltd.	✓	✓
Assante Financial Management Ltd.	✓	✓
ATB Securities Inc.	✓	✓
BBS Securities Inc.	✓	✓
BenFlex Services Inc.	✓	✓
Canadian Western Trust CGS	✓	✓
Canadian Western Trust Company (A)	✓	✓
Canadian Western Trust Company (M)	✓	✓
Canoe Financial General	✓	✓
Carte Wealth Management Inc.	✓	✓
CI Investments Inc.	✓	✓
Credential Asset Management Inc. (CAM)	✓	✓
Credential Qtrade Securities Inc.	✓	✓
Equity Associates Inc.	✓	✓
Haywood Securities Inc.	✓	✓
Leede Jones Gable Inc.	✓	✓
Mennonite Brethren Church	✓	✓
Morneau Shepell Universal Program	✓	
Odium Brown Limited	✓	✓

TRUST COMPANIES	LIRA	LIF
Open Access Limited	✓	✓
Open Access Limited Group	✓	
Qtrade Asset Management Inc.	✓	✓
Questrade Inc.	✓	✓
Raymond James Ltd.	✓	✓
Steadyhand Investment Funds Inc.	✓	✓
The Recordkeeper Limited	✓	✓
Trinity Western University	✓	✓
Worldsource Financial Management Inc.	✓	✓
Wealthsimple Investments Inc. Self-Directed Retirement Income Fund	✓	✓
Wealthsimple Investments Inc. Self-Directed Retirement Savings Plan	✓	✓
Central 1 Trust Company	23-Apr-12	23-Apr-12
Adjala Credit Union	✓	✓
Cannect Capital Management Inc.	✓	✓
Capital West Mortgage Inc.	✓	✓
Copperfin Credit Union	✓	✓
First Credit Union	✓	✓
Health Care Credit Union	✓	✓
Italian Canadian Savings and Credit Union	✓	✓
Mainstreet Credit Union Ltd	✓	✓
Moya Financial Credit Union	✓	✓
Square Capital Management Inc.	✓	✓
United Employees Credit Union	✓	✓
CIBC Mellon Trust Company	6-Dec-07	6-Dec-07
Addenda Capital	✓	✓
Barrage Holdings Inc.	✓	✓
Christian Labour Association of Canada (CLAC)	✓	
CIDEL Asset Management Inc.	✓	✓
Cowan Asset Management Ltd.	✓	✓
Foyston, Gordon & Payne Inc.	✓	✓
Globevest Capital Inc.	✓	✓
Highstreet Asset Management Inc.	✓	✓
Leith Wheeler Investment Counsel Ltd.	✓	✓
Lincluden Management Limited	✓	✓
Manufacturers Life Insurance Company, The	✓	

TRUST COMPANIES	LIRA	LIF
McCain Foods Limited		✓
NCM Asset Management Ltd.	✓	✓
PenderFund Capital Management Ltd.	✓	✓
Portland Investment Counsel Inc.	✓	✓
Purpose Investments Inc.	✓	✓
R.E.G.A.R. gestion privée	✓	✓
Radin Capital Partners Inc.	✓	✓
Seymour Investment Management Ltd.	✓	✓
Sherpa Asset Management Inc.	✓	✓
CIBC Trust Corporation	7-Feb-07	23-Oct-07
CIBC Investor's Services	✓	✓
CIBC Personal Portfolio Services	✓	✓
CIBC Securities Inc.	✓	✓
CIBC Wood Gundy	✓	✓
Questrade Inc.	✓	✓
Renaissance Investments	✓	✓
Simplii Financial	✓	
Cidel Trust Company	08-Feb-18	08-Feb-18
Community Trust Company	11-Sept-15	11-Sept-15
Questrade Inc.	✓	✓
Computershare Trust Company of Canada	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	✓	✓
Excel Private Wealth	✓	✓
Fidelity Clearing Canada ULC	✓	✓
Fidelity Investments Canada ULC	✓	✓
Keybase Financial Group Inc.	✓	
Mandeville Wealth Services Inc.	✓	✓
NinePoint Partners L.P.	✓	✓
Peters & Co. Limited	✓	✓
PI Financial Corp.	✓	✓

TRUST COMPANIES	LIRA	LIF
Portfolio Strategies Corporation	✓	✓
RF Securities Clearing LP	✓	✓
Sterling Mutuals Inc.	✓	✓
Stone Investment Group Limited	✓	✓
Concentra Trust	20-Sep-06	20-Sep-06
1 st Choice Savings & Credit Union Ltd.	✓	✓
ABCU Credit Union	✓	✓
Accent Credit Union	✓	✓
Access Credit Union Limited	✓	✓
Achieva Financial – a Division of Cambrian Credit Union	✓	
Affinity Credit Union	✓	✓
Alterna Savings and Credit Union Limited	✓	✓
Atlantic Edge Credit Union Limited	✓	✓
Bayview Credit Union	✓	
Beaubear Credit Union Ltd.	✓	✓
Belay Wealth Inc.	✓	✓
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	✓	✓
Carpathian Credit Union Ltd.	✓	
Casera Credit Union	✓	✓
Christian Credit Union	✓	✓
Christian Reformed Church Extension Fund Inc.	✓	✓
Churchbridge Credit Union	✓	✓
Community Credit Union Ltd – Newfoundland	✓	
Compass Credit Union Limited	✓	
Concentra Self-Directed	✓	✓
Conexus Credit Union	✓	
Connect First Credit Union Ltd	✓	✓
Cornerstone Credit Union	✓	✓
Crossroads Credit Union Ltd.	✓	✓
CS Alterna Bank	✓	✓
Cypress Credit Union	✓	✓

TRUST COMPANIES	LIRA	LIF
Diamond North Credit Union	✓	✓
East Coast Credit Union Limited	✓	
Easternedge Credit Union	✓	
First Island Financial Services Ltd.	✓	
First Nations Bank of Canada	✓	
Firstontario Credit Union Limited	✓	✓
Foam Lake Savings and Credit Union Ltd.	✓	✓
Fusion Credit Union Limited	✓	✓
Golden Opportunities Fund Inc.	✓	
Growth Works Capital Ltd.	✓	
Innovation Credit Union	✓	✓
Khalsa Credit Union (Alberta) Ltd.	✓	
Kindred Credit Union Limited	✓	✓
L.I.U.N.A. Local 183 Credit Union Ltd.	✓	
Lakeland Credit Union	✓	✓
League Savings and Mortgage Company	✓	✓
Luseland Credit Union LTD	✓	✓
Monarch Wealth Corporation	✓	✓
Newfoundland and Labrador Credit Union	✓	
Northern Credit Union Limited	✓	✓
Northwest & Ethical Investments L.P.	✓	✓
Nova Scotia Teachers Credit Union Ltd. O/A Teachers Plus Credit Union	✓	
Prairie Centre Credit Union	✓	
Raymore Credit Union	✓	
Reddy Kilowatt Credit Union Ltd.	✓	
Rocky Credit Union	✓	✓
Sandhills Credit Union	✓	
SaskWorks Venture Fund Inc.	✓	
Souris Credit Union Ltd	✓	
St. Gregor Credit Union Limited	✓	
St. Joseph's Credit Union Ltd.	✓	
Steinbach Credit Union	✓	✓
Stoughton Credit Union Ltd.	✓	
Stride Credit Union	✓	
Sudbury Credit Union Limited	✓	✓

TRUST COMPANIES	LIRA	LIF
Sunrise Credit Union Limited	✓	✓
Swan Valley Credit Union	✓	
Sydney Credit Union Ltd.	✓	
Synergy Credit Union Ltd.	✓	✓
Tangerine Investment Funds Limited	✓	✓
Transcanada Credit Union Ltd.	✓	
UNI Financial Cooperation	✓	✓
Vermilion Credit Union Ltd.	✓	✓
Westoba Credit Union	✓	✓
Your Neighborhood Credit Union	✓	✓
Desjardins Trust Inc.	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.	✓	✓
Home Trust Company	06-Feb-18	
HSBC Trust Company (Canada)	14-Sep-07	14-Sep-07
HSBC Investment Funds (Canada) Inc.	✓	✓
HSBC Investments (Canada) Limited	✓	
HSBC Securities (Canada) Inc.	✓	✓
Industrial Alliance Trust Inc.	11-Dec-07	11-Dec-07
FundEX Investments Inc.	✓	✓
IA Clarington Investments Inc.	✓	✓
Industrial Alliance Securities Inc.	✓	✓
Investia Financial Services Inc.	✓	✓
Investors Group Trust Co. Ltd.	7-Dec-06	7-Dec-06
Investors Group Financial Services Inc.	✓	✓
London Life Insurance Company	✓	✓
LBC Trust	26-Jan-07	26-Jan-07
Manulife Trust Company	30-Aug-12	30-Aug-12
Manulife Asset Management Limited	✓	✓
Manulife Private Wealth	✓	✓
Manulife Securities Incorporated	✓	✓

TRUST COMPANIES	LIRA	LIF
Manulife Securities Investment Services Inc.	✓	✓
Morcado Trust Company	26-Oct-21	26-Oct-21
Natcan Trust Company	8-Sep-06	8-Sep-06
National Bank Direct Brokerage Inc.	✓	✓
National Bank Financial Inc.	✓	✓
National Bank Investments Inc.	✓	✓
National Bank of Canada	✓	✓
National Bank Trust Inc.	✓	✓
Odyssey Trust Company	20-Oct-22	20-Oct-22
Olympia Trust Company	5-Sep-06	5-Sep-06
Peace Hills Trust Company	25-Sep-07	
Royal Trust Company, The	5-Nov-07	5-Nov-07
Arrow Capital Management Inc.	✓	✓
Beutel Goodman & Company Limited	✓	✓
BMG Management Services Inc.	✓	✓
Burgundy Asset 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	✓	✓
Fiera Capital Corporation	✓	✓
Fiera Capital Corporation (imaxxFunds)	✓	✓
Franklin Templeton Investments Corp.	✓	✓
Galibier Capital Management Ltd.	✓	
Genus Capital Management Inc.	✓	✓
Global Growth Assets Inc.	✓	✓
Global Wealth Builders Ltd.	✓	✓
Gluskin Sheff + Associates Inc.	✓	✓
Guardian Partners Inc.	✓	✓
I.A. Michael Investment Counsel Ltd.	✓	✓
Invesco Canada Ltd.	✓	✓
Jarislowsky Fraser Limited	✓	✓
Jones Collombin Investment Counsel Inc.	✓	✓
Letko Brosseau Inc.	✓	✓

TRUST COMPANIES	LIRA	LIF
Marval Capital Ltd.	✓	✓
Mawer Investment Management Inc.	✓	✓
Montrusco Bolton Investments Inc.	✓	✓
Nexus Investment Management Inc.	✓	✓
Optimum Asset Management Inc.	✓	✓
Pembroke Private Wealth Management Ltd.	✓	✓
Perennial Asset Management Corp.	✓	✓
Phillips, Hager & North Investment Management Ltd.	✓	✓
Picton Mahoney Asset Management	✓	✓
Placements Louisbourg Investments	✓	✓
QV Investors Inc.	✓	✓
RBC Asset Management Inc.	✓	✓
RBC Direct Investing Inc.	✓	✓
RBC Dominion Securities Inc.	✓	✓
RBC Investor Services Trust	✓	✓
RBC Phillips, Hager & North Investment Counsel Inc.	✓	✓
RBC Private Counsel (USA) Inc.	✓	✓
RBC Royal Bank (Royal Bank of Canada)	✓	✓
RBC Structured Notes	✓	✓
Research Capital Corporation	✓	✓
Royal Trust Corporation of Canada	✓	✓
Royal Trust Personal Trust Services	✓	✓
SEI Investments Canada Company	✓	✓
SLGI Asset Management Inc.	✓	✓
Stacey Muirhead Capital Management Ltd.	✓	✓
Starlight Investments Capital L.P.	✓	✓
Stylus Asset Management Inc.	✓	✓
UBS Bank (Canada)	✓	✓
Value Partners Investments Inc.	✓	✓
Yorkville Asset Management Inc.	✓	✓
Royal Trust Corporation of Canada	5-Nov-07	5-Nov-07
Royal Trust Personal Trust Services	✓	✓
State Street Trust Company Canada	11-Oct-07	11-Oct-07
Russell Investments	✓	✓
Sun Life Financial Trust Inc.	1-Jul-07	1-Jan-07

TRUST COMPANIES	LIRA	LIF
Sun Life Financial Investment Services (Canada) Inc. (SLF Investments)	✓	✓
TSX Trust Company	23-Oct-20	23-Oct-20
Fidelity Clearing Canada ULC	✓	✓
Western Pacific Trust Company	11-Sep-07	11-Sep-07

Superseded