ADDENDUM TO THE REGISTERED RETIREMENT INCOME FUND DECLARATION OF TRUST

Saskatchewan (PRIF)

1. What the Words Mean: Please remember that in this Addendum, "I", "me" and "my" mean the individual who has signed the Application as the applicant for and fund owner of the Fund and who is the "annuitant" as defined in the Income Tax Act (Canada) and "Trustee" means the trustee for the Fund.

Please also remember that in this Addendum:

"Declaration of Trust" means the Registered Retirement Income Fund Declaration of Trust I have entered into with the Trustee;

"Pension Act" means The Pension Benefits Act, 1992 of Saskatchewan, as changed or replaced from time to time;

"Property" means, collectively, all investment property (including all income earned on and all proceeds of that property) held under the Fund from time to time;

"PRPP" means a pooled registered pension plan as defined in The Pooled Registered Pension Plans (Saskatchewan) Regulations;

"Registered Pension Plan" means a "plan", as that term is defined in the Pension Act;

"Regulation" means The Pension Benefits Regulations, 1993 in force under the Pension Act, as changed or replaced from time to time; and

"Spouse" means the individual who is considered to be my spouse according to section 2 of the Pension Act, however, notwithstanding anything to the contrary contained in the Declaration of Trust and this Addendum, including any endorsements forming a part thereof, "spouse" does not include any person who is not recognized as my spouse or common-law partner, as the case may be, for the purposes of any provision of the Income Tax Act (Canada), respecting RRIFs.

As well, the words "contract", "life annuity contract", "locked-in retirement account contract ("LIRA")", "pension" and "registered retirement income fund contract ("RRIF")" have the same meanings given to them in the Pension Act and the Regulation.

The other words used in this Addendum have the same meaning given to them in the Declaration of Trust. I will refer to the Declaration of Trust if I need to when reading those words.

I agree with the Trustee as follows:

2. General Terms: This Addendum will form part of the Declaration of Trust and will apply to the Fund and all Property. If there is a conflict between this Addendum and the Declaration of Trust, this Addendum will prevail.

3. RRIF: The Trustee will maintain the Fund as an RRIF according to the requirements of the Pension Act, the Regulation and the Income Tax Act (Canada).

4. Conditions for Transfers to the Fund: No money may be transferred to the Fund unless:

(a) either:
   (i) I am at least 55 years of age; or
   (ii) where I provide evidence to the satisfaction of the Trustee that the plan or any of the plans from which money is to be transferred provides for retirement at an earlier age and that I have attained that earlier age; and

(b) a consent to transfer in Form 1 of the Appendix to the Regulation has been signed by my Spouse and filed with one of the following, as the case may require:
   (i) the Trustee, in the case of a LIRA;
   (ii) the carrier, in the case of a life income fund contract that was entered into before the repeal of section 30 of the Regulation by The Pension Benefits Amendment Regulations, 2002 (Saskatchewan);
   (iii) the carrier, in the case of a locked-in retirement income fund contract that was entered into before the repeal of section 31 of the Regulation by The Pension Benefits Amendment Regulations, 2002 (Saskatchewan);

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