Mutual Funds - Company Details for Reduced RRIF Minimums as of April 22

	RRIF Changes Due to CoVid-19			
Company Name	Do you have a process in place to allow the client to reduce the RIF payment by 25%?	If the client has already been paid the annual RIF minimum can they pay the 25% back?	How will you pay or calculate the RIF minimum going forward on the reduced basis for SWP	How can the client or advisor request paying the reduced RIF minimum?
AGF Management Limited	Yes	No	Reduce the minimum by 25%. Subtract the amount the client has received to date. Adjust the remaining SWP payments with the new remaining minimum	Client or advisor can request in writing or call our Contact Centre
B2B Bank	Yes	No	B2B will reduce the client minimum by 25% for 2020 and the payments will be adjusted to accommodate.	LOD only no voice requests
CI Investments Inc.	Yes	No	manually update the MAP amount for the account on our system accordingly. If the client is taking minimum payments the AWD would then be refreshed to reflect the new amount.	LOD or contact 1-800-563-5181. CI will accept requests directly from the advisor without a client signature in situations when there is an indication that the advisor is acting on the client's instructions.
Dynamic Funds	Yes	**No**	Reduce the minimum by 25%. Subtract the amount the client has received to date. Adjust the remaining SWP payments with the new remaining minimum	LOD signed by client or broker - no verbal instructions accepted.
EdgePoint Wealth Management Inc.	Yes	No	Reduce the minimum by 25%. Subtract the amount the client has received to date. Adjust the remaining SWP payments with the new remaining minimum	Client signature required
Fidelity Investments Canada ULC	Yes	No	use the original minimum, then calculate 75% of that so it will be 25% less. Our system will do the calculation	We will accept verbal and faxed requests, no client signature is required. Dealers must not send a spreadsheet of impacted clients. It must be case by case in order to support the volumes. The clients must request this, we will not do it automatically.
Franklin Templeton Investments Corp.	Yes	No	We will update the minimum override and SWP instructions (if required) based on the new calculations & update the next year option if there are alternative SWP instructions for next year	LOD signed by client or broker or verbal instructions by the client accompanied by a Service Request
IA Clarington Investments Inc.	Yes	No	Adjust the remaining SWP payments with the new remaining minimum	phone by client/broker at least 2 days prior to payment date
Invesco Canada	Yes	No	Adjust the remaining SWP payments with the new remaining minimum	LOD signed by the client requesting that their RRIF minimum payment be reduced by 25%
Mackenzie Financial Corporation	Yes	No	Adjust the remaining SWP payments with the new remaining minimum	LOD faxed to 866-766-6623 or Client can call 800-387-0614
Manulife Asset Management Limited	Yes	No	Manulife will use a calculator to determine the impact to future systematic withdrawal payments	Advisor or Client can contact Manulife Mutual Funds