



**MACKENZIE**  
Investments

«Letter\_Date»

«Client\_Name»

«Client\_Address\_1»

**It's time to convert your RRSP «Account#» to a RRIF. Speak with your advisor soon to ensure a smooth transition.**

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Dear «Client\_Name»

We're writing because your Registered Retirement Savings Plan (RRSP) matures this year is ready to become a Registered Retirement Income Fund (RRIF).

Converting to a Mackenzie Investments RRIF means that you'll be able to enjoy your savings through regularly scheduled income payments and still have access to our wide selection of mutual funds without an annual administration fee.

### **What do I need to do?**

Speak with your financial advisor about converting your RRSP to a RRIF. Your advisor can assist in:

- completing an application
- selecting a payment schedule
- providing beneficiary information for your new RRIF

We encourage you to reach out to your financial advisor as soon as possible and discuss the options that best suit your needs. To avoid any delays or trade restrictions, we're asking that completed documents be submitted to Mackenzie Investments by <<**date**>>.

### **What happens if I don't submit the required documents in time?**

Your RRSP assets will be automatically transferred into a RRIF on or about <<**date**>>. However, until we receive a completed application, you won't be able to select your preferred payment schedule or designate a beneficiary. Trading will also be restricted on your RRIF.

### **What if I have a locked-in RRSP?**

You may have a time-limited opportunity to unlock some of the funds in your account. Speak to your financial advisor to learn more.

### **Why do I need to designate a beneficiary again?**

The beneficiary on your RRSP doesn't automatically transfer to your RRIF. You'll need to designate a beneficiary when you complete the RRIF application. If you don't, the beneficiary will default to your estate. If your account is locked in, your spouse or partner may automatically be entitled to benefits.

Congratulations on reaching this milestone! You can find helpful materials on retirement planning and retirement income on our website at [www.mackenzieinvestments.com/en/services/retirement](http://www.mackenzieinvestments.com/en/services/retirement).

If you have any questions need assistance, please contact your financial advisor or Client Relations at 1-800-387-0614.

Thank you for continuing to make Mackenzie Investments a part of your long-term investment plans.

Sincerely,

MACKENZIE INVESTMENTS

A handwritten signature in dark ink, appearing to read "Jessa Wilson". The signature is fluid and cursive, with the first name "Jessa" being more prominent than the last name "Wilson".

Jessa Wilson  
Assistant Vice President, Client Relations

«Dealer» - «Advisor»