**Reason Why – Segregated Funds Registered**

**Dear \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_,**

I would like to thank you for meeting with me and allowing me to assist you with putting a solution in place to meet your financial goals.

Based on the review of your needs and my subsequent recommendation, you purchased a registered plan with account information as below:

Account Type:  RRSP  Sp RRSP  RRIF  TFSA  RESP  Other \_\_\_\_\_\_\_\_\_\_\_\_\_

 Lump sum deposit or  PAC amount $\_\_\_\_\_\_\_\_\_\_\_\_\_ Insurance Company\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Your choice of Fee Options:

 Deferred Sales Charge (DSC) – Committed to long term investment and not accessing the funds for at least 8 years to avoid early withdrawal penalty.

 Low Sales Charge (LSC) – Committed to medium term investment for 4 to 7 years.

 No Load (NL) – Short term investment and may access funds in less than 3 years.

You indicated that you wanted to invest in a portfolio that is:

 Low Risk / Conservative  Medium Risk / Balanced  High Risk / Growth

You decided to put the money in the fund(s) below which matched your investment objective and risk tolerance:

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You like the idea of principal guaranteed that Segregated Fund provides which mutual funds do not have.

This segregated fund product you purchased has \_\_\_\_\_\_\_% maturity guarantee and \_\_\_\_\_\_\_% death guarantee. This means that you can get a principal guaranteed up to the percentage that is on the contract if you keep the policy until it matures or you pass away. As we discussed, if you need to withdraw money before the contract maturity date and the market value is down, the value of your investment will be down by the same amount.

At this time I only talked with you about investment planning. I will set up another appointment with you to talk about insurance as you indicated that insurance was not your immediate priority.

If any of this information about you or your needs is not correct, please let me know right away. If you have any questions about your investments, please don’t hesitate to ask me now or at any time in the future. You should also keep this letter with your personal papers as a reminder of why you purchased this investment.

I appreciate your confidence in me and look forward to working with you in the future to ensure that your financial plans continue to meet your changing needs. I have set up a reminder to call you this time next year to review the performance of your investment.

*Owner Signature Advisor Name*

*Check here if owner is*  *the advisor*

 *the advisor’s related party*

*Joint Owner Signature Advisor Signature Date*