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To my valued client,

I abide by a code of professional ethics requiring me to provide the terms of my financial planning engagement to you in this letter, which I will ask you to sign and return to me. In contrast to a comprehensive financial plan, our objective was for me to assist with in certain specific financial planning areas as checked below:

□ Tax planning	□ Retirement planning	□ Separation and divorce
□ Insurance and risk analysis	□ Estate Planning	□ Senior citizen issues
□ Cash flow budgeting	□ Investment portfolio analysis	□ Long-term care planning
□ Debt management	□ Other………………………	□ Other………………………

If you require a comprehensive financial plan, a more detailed letter will be required setting out more specific terms. Generally, my process includes defining the terms of our relationship, identifying your goals and questions (normally through preparation of an advance questionnaire), obtaining relevant data from you, analyzing it and providing you with answers, solutions and/or options to achieve your objectives.

I will use your data and mutually agreed upon assumptions to give you advice. My planning will necessitate close communication between us and all information will be maintained in the strictest of confidence. My Privacy Policy can be reviewed on my website or by contacting me. You agree to provide me with accurate, reliable and complete financial information, and you will indemnify me and my firm for errors and/or omissions in work resulting from your failure to do so. Assumptions, which will be discussed with you to ensure your agreement, such as life expectancy and rates of inflation, tax, interest and investment returns, are used for calculating future scenarios, such as retirement projections and estate tax calculations. The future cannot be accurately predicted so actual results will vary from any projections, and I cannot be responsible for the effect of such differences, regardless of the materiality,

I am not a licensed investment counsellor; therefore, any investment advice will be limited to that concerned with strategies for portfolio mix, liquidity, risk profile and similar issues. I will not recommend buying or selling specific investment products. I also do not provide legal advice. I encourage you to recognize the importance of implementing any strategies we determine are appropriate, and of reviewing your financial planning on a regular basis. I will, if you wish, co-ordinate my services with any professional(s) of your choosing to assist you with implementation.

My fees are based solely on the time required for the engagement, including any time needed for preparation, research, meetings and correspondence. My fee will be at an hourly rate of $245 per hour, plus an administration fee of $10.00 and HST, unless you are otherwise advised. I sell no product (insurance, investments, etc.) and receive no commissions or finders' fees from any source. I appreciate the opportunity, and will do my best, to assist you with your personal financial planning needs.

Yours truly,

Blair Corkum

Blair Corkum
CPA, CA, R.F.P., CFP®, CFDS-AA, CLU, CHS

I agree with your understanding of the terms of your engagement as set out in this letter, and consent to your use of my personal information in accordance with your privacy statement.

- ❑ ______ / ______ (initials) I / we do wish to have a written report for the advice received.
- ❑ ______ / ______ (initials) I / we do not wish to have a written report for the advice received.

Name (Printed)	Signature	Date
Name (Printed)	Signature	Date