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30 Oct 2008

Lionel Bouchard

Via fax # 604-465-5632

Hello!

Your fax request for the transfer of \$2,000.00 from your "life insured savings" account to your chequing account is being considered but we want to make it very clear to you that once funds are transferred out of that account, you will lose all life insurance benefits that are attached to these funds. We estimate that benefit to be approximately \$1695.00 ... the actual benefit, which is based on the date of original deposit, is determined by Desjardins Insurance once a claim is submitted.

The life insurance benefits can not be re-instated, once the funds are withdrawn, they cannot be re-deposited in "insured savings"

If you still wish to proceed, the actual balance in the "insured savings" account is \$2,108.70 and there would be no point in leaving \$108.70 as there would be no coverage on the remaining sum. The insurance coverage applies on the basis of "first in, first out"

You are free to do what you wish with your money; we want you to be aware of the consequences. If you still wish to proceed with the transfer of the \$2108.70, please confirm.

Thank you

Aurèle Remillard
Manager

Please proceed with the transfer in full.

Lionel Bouchard