We are pleased to provide our latest "**Striving for Top Service Survey**" where we look for your opinion on what we can do better to assist you with your finances.

We are looking for your feedback!

We would like feedback on our services, our communication, our approach, our fees and everything else that you have an opinion on related to how we interact with you!

We are offering this survey because we care – we care a lot about our advisory relationship. We are sending this survey because we want to examine several aspects of our relationship with you:

- We want to ensure you feel that the value proposition we offer to you is strong – and well worth paying for.
- We want to ensure that you feel our value proposition is better than our competition.
- We want to ensure effective communication between us.
- We want to ensure you feel in control of your financial future and have a thorough understanding of what we do for you and what we can do for you to help you meet your financial goals.
- We want to ensure that we understand you well – what you are concerned about, your dreams, your goals and match our services for the best possible fit.

We hope you will complete this survey and please, don't hold back. If you have a partner, you are also both welcome to complete your own copy of the survey. If there are things we do that you like, please let us know. If there are things you wish we would do, let us know. If there are things you don't like, let us know. We want to hear it all because we care and we want to continue to be viewed as one of the top financial advisory practices in Canada.

Treats - Treats are Good!

We really appreciate you taking the time to complete our survey. For all your effort, when you return your survey with your name on it in our postage paid envelope, we will send you a special token of appreciation for your time and effort. Learn more about this at the end of the survey!

In May 2011, The National Post recognized our wealth management practice as one of the top practices in Canada – we know however, that we can always do better. I'd like to thank you in advance for completing our survey and assure you will take the results to heart as we plan our 2012 and 2013 services and communication with you.

Warm regards,

Kurt Rosentreter, CA, CFP. CLU, TEP, FMA, CIMA, FCSI, CIM
Senior Financial Advisor, Manulife Securities Incorporated

Welcome to Our Survey!

The following survey contains questions on all aspects of our relationship – please write your answers on this document and use the reverse side if you need more space.

COMMUNICATION

Talking to you in meetings, emails, phone calls and regular mail are the four methods we use to communicate with you about your finances. From regular checkups on retirement planning or updating a Will, to emergency calls on a troubled investment or looking at your company's disability insurance, we know effective and regular communication is essential to keeping you on track financially.

We have no limits on communication frequency. We talk to some clients every week of the year – the frequency and type of communication depends on your preferences, what you have engaged us for, fees and what we feel is necessary. We prefer more communication rather than less, and have staffed our team with triple the staff (we have seven full time staff in the office) you would normally see in a wealth management practice of our size – all of this to ensure we are easy to reach and that we are on top of all aspects of your finances all the time. We prefer face to face meetings but also know more people are enjoying email updates today. Our goal is to work with you to develop a communication strategy that addresses your preferences and what we feel is essential as well. We want you to feel welcome and cared for – that you can call or email us at any time and know we will be there for you. And know that if you want to see Kurt twelve times a year that we can accommodate that!

Our survey questions with respect to communication are as follows:

1. Would you like more face to face meetings each year? Yes/No (Please circle yes or no)
    a. How many meetings per year would you like? _____
    b. Do you prefer to meet in: our offices/your home/your office? (Please circle)
    c. Do you want us to contact you to schedule these meetings or you to contact us when you want them? You contact me / I'll contact you (Please circle what you prefer)
2. Are we responding your emails fast enough? Yes/No (Please circle your answer)
3. How is our use of email? Too much / just right / not enough (Please circle your answer)
4. Are we responding to your phone calls fast enough? Yes/No (Please circle your answer)
5. Some of our clients are now asking for an email-only advisory relationship. Under this option, they get emails reporting on the status of their finances and investment results. Review meetings are conducted by phone only, with highlights, trades and essential information emailed or faxed. Does this type of communication with no face to face meetings appeal to you? Yes/No (Please circle your answer).

INVESTMENT REPORTING AND STATEMENTS

There are several ways we report to you: investment statements and insurance statements in the mail, Internet viewing access of your investment portfolio with us and a variety of reports that we bring to meetings with you.

We want our reporting to be effective – to serve as a dashboard to your finances so you know where you are going. This means we want our reporting to tie to your goals, to your stage of life and compare results against peers and index comparatives. We strive to make the results clear and report to you regularly. Reporting encompasses not only investments and insurance, but progress towards retirement, mortgage pay down and your overall financial health. While we stop short of giving you a letter grade on your financial health, we do try to "tell it straight" in providing feedback and direction on your results and actions.

Our survey questions with respect to reporting are as follows:

1 . For some clients, each year, we track growth of net worth overall, how quickly debt is paid down, savings levels over time, total savings towards retirement vs what you need, children's savings needed, sustainable spending levels after retirement, investment returns each year, what is in your Will, you're your need for various insurance policy types and amounts as you age. (Circle the items just listed above that you wish to have us track for you).

2. You can choose to no longer receive paper statements mailed to you. Instead, we can email you statements. Would you like to sign up for this new paperless service? Yes/No (Please circle)

2. We offer Internet viewing access of your investment portfolio. Is this a high priority for you? Yes/No

3 . Do you want to be set up with Internet viewing access of your portfolio online? Yes/No

4. We strive to email and mail out two sets of newsletters on a regular basis:
   a. Our quarterly tax planning newsletter – do you read it? Yes/No/Sometimes (Please circle)
   b. Our regular wealth management newsletter – do you read it? Yes/No/Sometimes
   c . Do you forward these newsletters to family or friends who may be interested? Yes/No
   d. If not, why not? _____

5 . Each February, March and April, you may receive tax receipts and tax slips from us that you will need to report on your tax return. Is our tax reporting : above average / average / below average? (Please circle the most appropriate answer)

PEOPLE

You have hired us for our skills. People matter. You count on us for expertise, guidance, communication, empathy, support, motivation, commitment, focus, leadership and experience. You want to know we are the best there is at our job and that you are getting the best advice possible. You want to be

confident in our abilities and be able to trust us thoroughly. We hope it is a relationship that lasts a lifetime and we know that depends on us.

When it comes to our staff, we have worked hard to build an exceptional team on so many levels. We are constantly upgrading our education and experiences through courses, cases, webinars, day to day work, research and team meetings. As our team grows we want to ensure we have the right mix of skills and personalities to meet your needs. With seven core staff, a dozen total staff, ten professional designations and over one hundred years of relevant experience we are already one of the most qualified and equipped advisory teams in the country.

Everyday, in our office, we have a team of seven professionals ready to assist with your every financial need – every one of us knows your name and can assist with investments, tax planning, your Will, retirement savings, debt, taxes, career finances, car leases and much more. Yes, we each have our specific roles in the practice but our varied skill sets combine to provide a powerful advisory team on your side.

Our survey questions with respect to our people are as follows:

1. We have a team of seven professionals including Kurt, all reporting to Kurt and directly available daily to support your needs. Did you know that? Yes / No (Please circle your answer)
2. We have four registered representatives, alongside Kurt, with the same licensing as Kurt, able to assist you with trading on a daily basis. Did you know that? Yes / No (Please circle your answer)
3. For routine investment trades, are you willing and comfortable talking to other licensed staff (besides Kurt) who can assist with basic trades (e.g bond rollovers, fee payments)? Yes / No (Please circle)
4. From what you know of our team to date (excluding Kurt), do you feel the staff has the credentials and experience to properly advise you on basic planning and investing? Yes / No (Please circle)
5. Do you feel that dealing with staff (instead of Kurt on everything) is poor service and not what you want? Yes / No (Please circle your answer)
6. Circle all the comments below that describe experiences you have had with our staff:
    a. Staff didn't know the answer to my question
    b. Staff didn't seem to know what they were doing
    c. I could not hear them or they talked too fast
    d. Staff didn't appear to know much about my situation and finances
    e. Staff were not polite on the phone
    f. Other: _____
    g. My experiences with Kurt's team have been fine.
7. With respect to your meeting with Kurt, please circle any and all applicable comments you feel are accurate to describe your relationship with Kurt:
    a. Kurt talks too fast.
    b. Kurt doesn't listen to me.
    c. Kurt lacks expertise on topics.
    d. I don't see Kurt enough.

e. I don't heart from Kurt enough.
f. I feel Kurt is too busy for me.
g. Kurt talks over my head – I don't understand.
h. Kurt doesn't explain strategies or products well.
i. None of the above – my relationship with Kurt is good.

FINANCIAL PLANNING

The heart of our value proposition for advisory services to clients is the depth and breadth of our expertise in providing financial planning advisory services. Compared to any competitor in Canada, we work hard to be along the elite nationally in qualifications, experience and technical planning skills. We continue to be recognized in the national press yearly for our expertise. While so many sales people in Canada simply try to sell you products, we strive to focus on your life goals, setting strategies, helping with implementation, following up to measure progress and rebalancing as necessary in all of the areas of your financial plan: retirement, estate, insurance, investing, taxes, cash flow, career, real estate, debt, family planning and more. While it can be said that anyone can sell you a product, few can guide you confidently through the pitfalls and challenges of life goals over 40 years. We want to do this for you and ensure you have the confidence in us as well.

Our survey questions with respect to our financial planning services are as follows:

1. Were you aware that we offer advice and/or products in all the following planning areas ? Circle all topics you knew we offered advice in.

   PRE-RETIREMENT PLANNING –we forecast what you will need for retirement on an excel chart and monitor progress.
   POST-RETIREMENT PLANNING – we forecast what you can afford to draw from savings after retirement and monitor progress.
   ESTATE PLANNING – we offer assistance preparing Wills; storage of Wills; and assistance with estates after death. We coach family on what to do with estate or we can manage your estate for heirs.
   LIFE & DISABILITY INSURANCE – we offer insurance analysis; shopping for insurance products across ten different insurance companies; placing new insurance and monitoring policies over time.
   MORTGAGES AND DEBT – we offer fixed and variable rate mortgages along with lines of credit.
   TAX PLANNING – we oversee tax return preparation and also provide annual tax planning reviews.
   CHILDREN'S SAVINGS – we offer education to children about money as they age; manage RESPs and in trust savings account, forecast the financial cost of post secondary education and provide advice on how to income split and share assets legally with children as you age.
   ELDERCARE PLANNING – we assist families to price out long term care of various types and then arrange payments through savings and pensions.
   REAL ESTATE ADVICE – we provide planning advice on first home purchases, rental properties, vacation homes, business properties, downsizing in retirement and dealing with real estate on death.

SMALL BUSINESS PLANNING – we offer assistance on shareholder agreements, inter-generational ownership planning, advanced tax planning, heath and dental plan design, pension plan design, income splitting with family and more.
CASH SAVINGS – we offer assistance with budgeting, design of financial goals and benchmarking of results vs. targets.
TRAVEL INSURANCE – we offer a variety of travel insurance products in Canada.
EMPLOYER BENEFIT PROGRAMS AND PENSION PLANS – we can design and implement different types of employer savings plans and health insurance plans for professionals, small businesses and large businesses.
DIVORCE FINANCIAL PLANNING, CAREER TRANSITION FINANCIAL PLANNING, STARTING YOUR OWN BUSINESS FINANCIAL PLANNING, GLOBAL RELOCATION FINANCIAL PLANNING– we offer sophisticated planning in all these areas.

2. Refer to the list of financial planning services noted above again, put a check mark beside all topics you would like to learn more about from us.
3. Refer to the list of financial planning services noted above again, underline topics you would immediately like assistance with.
4. If you engaged us for financial planning services in the past, circle all the following comments that applied to your experience:
    a. My questions were answered and your recommendations were clear – the experience was good.
    b. I trust and feel confident in the guidance provided.
    c. I didn't understand all of the advice.
    d. I felt the advice was biased in some way.
    e. I left feeling less confident of my financial future.
    f. I felt like I needed a second opinion.
    g. I wished I had more written summary of the work done.
    h. I would like more frequent reflection on that work done in the years to come.
    i. I disagreed with the conclusions.
    j. Contact me about updating this work now please.
5. Did you feel that our credentials and experience were sufficient to help you with your planning needs? Yes/No (Circle your answer)
6. Would you engage us again for your financial planning questions and needs? Yes/No (Please circle)
7. If no, why not?

_____

INVESTMENT MANAGEMENT

If you invest with us you are entrusting us with your life savings. We taking this very seriously and have build a sophisticated investing process staffed by a large team of traders, analysts, researchers and advisors to guide you. While you may not always see all these resources and the work that goes on behind the scenes on your portfolio all year long, rest assured that we are working non-stop on your

behalf to implement and monitor our six step investment portfolio management process. From our local resources at 3 Church street in Toronto overseen by Kurt, to our national resources in Toronto, Burlington and Vancouver and our international resources through the Manulife group of companies, we strive to provide a best of class set of tools and approach to managing your money.

Our survey questions with respect to investments are as follows:

1. We following a six step institutional consulting process to invest and manage your money – are you aware of all six steps? Yes / No (Please circle your answer)
2. We have a direct staff of seven in our office working on your portfolio weekly and access to dozens more in professional research and trading staff to call on as needed – are you aware of the depth of our resources to assist you with portfolio management? Yes / No (Please circle)
3. We follow a distinctive investment philosophy that defines how we think money is made and how to invest – are you aware of our philosophy? Yes / No (Please circle your answer)
4. We can offer among the broadest product range in the world, including stocks and bonds, GICs from 14 institutions, mutual funds, linked notes, segregated funds, index ETFs and many, many specialty products. Are you aware of our broad product offerings? Yes/ No (Please circle)
5. If you have a preference, which products would you like to see use more in your portfolio? (Please circle all that are appropriate)
    a. Individual stocks
    b. Individual bonds
    c. IPO products
    d. Index ETFs (exchange traded funds)
    e. Real estate investment products
    f. Hedge funds
    g. Other _____-

6. Because our dealer is owned by Manulife Financial, an insurance company, do you feel this hampers your investment returns in any way? Yes/No (Please circle)
    a. How ? _____
7. Your money is custodied with Canada Trust, a bank owned trust company. This means your portfolio money actually sits with a trust company and we transact over it. This is no different than other large Canadian brokerages. Do you feel your money is as safe / safer / less safe than if your accounts were held at a bank brokerage? (Please circle your answer above)
8. Each separate brokerage account with us is insured by CIPF, the Canadian Investor Protection Fund, for $1 Million each. Were you aware of this? Yes/No (Please circle). This same insurance protection is not available from the counter at the bank – do you feel safer with us because of this? Yes/ No (Please circle)
9. We offer GICs (term deposits) from more than a dozen different banks and trust companies – each one, in each of your accounts, will qualify for $100,000 of insurance protection from Canada Deposit Insurance Corp. If you invest with a bank directly, you only get insurance from

one. Were you aware of this significant advantage we offer in your ability to multiply the CDIC insurance you can get? Yes/No (Please circle)

10. Throughout the year, behind the scenes, Kurt and staff monitors your portfolio for laggards, for profit taking opportunities, for asset allocation rebalancing needs and for new investment opportunities. Are you aware of the type of work we do on your portfolio behind the scenes all year long? Yes/No (Please circle your answer). Would you like a complete demonstration in our next meeting? Yes/ No (Please circle).
11. In the world, the only two natural drags on investment performance are fees and taxes, and we strive to be national leaders in planning for both.
    a. How do you feel our investment fees compare to other investment dealers? Our fees are lower / About the same / Our fees are higher / No idea (Please circle your answer).
    b. How do you feel about our approach to tax minimization in your portfolio? Well done / OK / Below Average / Not sure how this works (Please circle your answer).
12. We minimize the use of Manulife's own investment products as we do not want to be seen as less than objective as your advisor. The world is full of good products to choose from. However, do you feel the same way? Please respond to the following comment by circling all preferred answers:
    a. If Manulife has a product with performance as good as any other product, I would be willing to consider it.
    b. If Manulife has a product that can reduce my fees, I would be willing to consider it.
13. In all of our communication with you, we strive to show you the performance of your portfolio on a product by product basis, on a consolidated account basis and on a multi-year basis. We also strive to show you results compared to peers and to passive indexes. We also strive to present results in relation to your financial goals and your overall financial plan. How do your rate our approach to communicating good and bad results to you? Excellent / Above average / Average / Below Average / Poor (Please circle your answer).
14. When it comes to investment research, we feel we have access to world leading research, deep bench strength in the form of analysts and traders in our head office, and the personalized, daily research of our own team of seven. Do you feel our research is: better than the bank brokerages / the same as the bank brokerages / weaker than the bank brokerages / I don't know enough to comment (Please circle your answer).
15. Discretionary money management is an investment advisory service where the investor relies on the portfolio manager to manage the portfolio according to broad parameters and does not need to approve daily trades. It provides the investor with a more "hands off" advisory process while still maintaining control through regular reporting and meetings. It can also allow the portfolio manager to be more nimble and timely with some investment strategies and trading. Currently we offer both non-discretionary and discretionary investment services. Which approach do you prefer more? _____.
16. If you preferred discretionary money management, do you still prefer it if it costs more? Yes / No (please circle your answer).
17. When the entire world of the stock market has produced negative results for several years in a row, circle all applicable statements that reflect your opinion today:

a. I expect positive returns no matter what the market does.
b. I would expect my returns to be no worse than the market.
c. If my returns are worse than the market I would monitor it and change the products if it continues.

18. With your current investment portfolio and investment products, do you: Understand the plan and the products entirely / somewhat understand the plan and products / Don't have a clue and that concerns me / Don't have a clue and don't want to know - I trust Kurt and team (please circle your answer).
19. When I look at my current investment portfolio and recent results: I feel strongly that we are doing the best that can be expected in the current market conditions / I wonder if we could be doing more / I am actively talking to other providers to see if they can do better for me / I don't know how I am doing so I don't know what to think / I am fully satisfied with my results and advisory team (Please circle your answer).
20. Would you characterize your preferred way of investing to be: a) buy and hold good quality securities longer term; b) actively trade regularly to time the market; c) I rely on you to determine what is best (please circle your answer).
21. Do you feel our assessment of your investment risk level is: a) accurate b) more conservative than I really want to be; c) more risky than I really want to be; d) I don't know my risk assessment. (Please circle your answer).
22. How would you describe your satisfaction with our investment advisory services for you to date? Very happy with your approach / happy with your approach / indifferent about your approach / I disagree with some aspects of your approach (Please circle your answer).

FEES

Our goal is the offer the most transparent, value-priced and objective fee options and fee levels in Canada. We have five different ways a client can choose to pay us now. No other dealer we have surveyed has this many fee options. We track our service time and relate it to our fees to ensure fees are fair. We have created our own value proposition on paper to clearly define what we offer clients and how we priced it out. We often differentiate our pricing between fixed income products and equity products. We relate our fees to what we do for you and how we do it – everyone gets a different fee that is related to our relationship parameters. We strive to make our fees as tax deductible as possible. You can change our fee methods anytime and you are never locked in. We think we have the fairest fee approach in the financial services industry.

Our survey questions with respect to fees are as follows:

1. Do you understand all the fees you may pay us today? Yes/ No (Please circle your answer).
2. Do you think our fees are higher / lower / about the same as our competition? (Please circle).

3. Do you feel the amount of fees you pay are fair for the advice you get, the communication frequency, the behind the scenes work during the year and the planning services today and in the future? Yes / No (Please circle your answer)
4. Would you rather pay higher fees for a specific service level or pay the lowest fees possible and compromise service? Higher fees for value / Lowest fees no matter what (Please circle)
5. Our fees charged go to pay for our office lease, staff salaries, insurance, technology, planning services offered to you, meeting time with you, behind the scenes analysis and research and many other costs. If your investment results are poor because market conditions are generally poor overall, do you feel that: a) fees should be reduced because my investment returns are reduced; b) fees should remain the same to cover permanent team costs that no matter what the market does; c) fees should change if we agree on a change to the service model (please circle your answer).
6. We have not raised our fees in ten years while our costs have increased greatly. Our fee rates are already below those of our competitors – in some cases a third as much as bank brokerages. In your opinion, is a fee increase: a) inappropriate in these market conditions; b) fair and understandable if it relates to inflation based cost coverage; c) never a good idea (Please circle your answer).

OUR DEALER

Manulife Securities Incorporated, our investment dealer has more than 1,300 financial advisors across Canada – that's more advisors than TD has at TD Waterhouse in Canada or CIBC has at Wood Gundy. We are one of Canada's largest investment dealers. We are wholly owned by Manulife Financial, one of the world's largest insurance companies. We are registered with the Ontario Securities Commission in Ontario and a member of IIROC. Your brokerage accounts are insured by CIPF. GICs and bank accounts are also insured by CDIC. We do not have to sell any of Manulife's own products. We can sell many of the various products of the Canadian banks and other institutions. For example, we can offer GICs from 14 different banks and trust companies. We have chosen to position our practice at a non-bank owned brokerage because of the many advantages we have over a bank brokerage. Our dealer continues to be one of the leading choices for elite financial advisors in Canada.

Our survey questions with respect to our dealer are as follows:

1. Do you understand how your assets are held with us, protected, and insured? Yes / No (Please circle your answer).
2. As a registered representative with the Ontario Securities Commission, we have a broader investment registration than many other financial advisors in Canada. This allows us to offer stocks, ETFS and other investment products that many advisors cannot offer you. Do you understand the nature of our registrations for investment products and insurance products and how that benefits you compared to other dealers? Yes / No (Please circle your answer).

3. Manulife Securities Incorporated, our dealer, is a wholly owned subsidiary corporation of Manulife Financial Corporation, one of the world's largest insurance companies. Do you feel secure with your money at our dealer? Yes / No (Please circle your answer).
4. Manulife Securities Incorporated, our dealer, does not offer any of our own products. This is different from other firms like a bank brokerage where they may choose to invest your money into their own bank's GICs or own bank's mutual funds, even if they are poor performing. We have no in-house products and can choose from the world's range of products to ensure you only own the best products. We have no "favourite" products. To us, this objectivity and independence is the foundation of trust. Nothing is more important to us. How important is an objective advisor to you? Essential / Important / I'm neutral / Not important. (Please circle your answer). Is objectivity still important to you if the product is good and/or lower cost? Yes / No (Please circle your answer.
5. Do you feel that maintaining our practice and our team with Manulife Securities Incorporated as our dealer is an: advantage / disadvantage / doesn't matter (Please circle your answer).
6. Have you ever visited our Manulife Securities dealer website? Yes / No (Please circle your answer)
7. Have you ever visited Kurt's website (www.kurtismycfo.com)? Yes / No (Please circle your answer).

OUR OFFICE AND LOCATION

We are very proud of our office downtown, where our core staff of seven professionals works everyday on your behalf. We have committed to making meetings with us a convenient as possible for you. We are located just outside of downtown Toronto with convenient parking and two blocks from the subway and GO train. We hold meetings at night and on weekends if more convenient to you. We have full conference call capability if preferred for communicating. For clients outside of Toronto we regularly hold meetings in regional offices of Manulife Securities in Mississauga, Oakville and Vancouver. And for some clients we meet in their offices and their homes.

Our survey questions with respect to our office are as follows:

1 . What is your preferred location for meetings with us? Our office downtown / Our regional offices / My office / My Home / Coffee Shop / I prefer phone calls and emails, no meetings (Please circle your answer).
2 . Do we offer enough after hours time slots or weekend time slots to accommodate your meeting preferences? Yes / No (Please circle your answer).
3. Our fees are higher if we travel to meet clients than if clients come to our office at 3 Church in Toronto for meetings. As with all our services, we design our fees to be a U-design approach with transparency and fairness. Knowing you control fees with your preferences, do you want to change your meeting location to our downtown office instead of your current location? Yes / No (Please circle your answer).
4. When you visit our office, which of the following would you like to have available during our meetings? (Please circle all applicable) Bottled water / Juice / Pop / Fruit / Snacks / Coffee / Tea / Other items such as: _____

SERVICE PLUS

We know the little things count in your relationship with us. Our goal is to respond to emails the same day and ensure you never end up in voicemail. Our whole team of seven knows your name and we maintain several databases in our office pertaining to the unique characteristics that we need to know about you and your family. We write our own newsletters to promote your education of financial topics. Between emails, phone calls and meetings we may communicate with you dozens of times a year. We have helped clients get jobs, helped with estates after a death, checked on a house while a client was on vacation and more. We care a lot about you – you will never stand in line or be made to feel like a number. We have a small practice, a large helpful staff for such a small practice, and our goal is to treat you professionally and like family.

Our survey questions with respect to our service are as follows:

1. We produce and distribute more than ten newsletters each year – each edition is written on one or more timely financial topics. Do you get our newsletters? Yes / No (Please circle your answer).
2. Does your partner or spouse get our newsletter (if applicable)? Yes / No (Please circle your answer).
3. What do you do with our newsletters? Read it entirely every time / Peruse topics / I don't read it (Please circle your answer).
4. Do you prefer to get reading literature from us by: mail / email / not at all (Please circle your answer).
5. Would you like to see us send you more videos and news on market conditions, investment strategies for current market conditions, views from experts, forecasts from economists and more? Yes / No (Please circle your answer)
   What is the best forma t for us to use? Invite you to seminars / Emails / Mail (Please circle your answer).
6. If Kurt is holding a public speaking event in the city and it is open to clients and the public, would you like to be invited? Yes / No (Please circle your answer).
7. Any other comments about our services, products, team , dealer or service that you would like to share?
   _____
   _____
   _____
   _____

NEXT STEPs

Once you have completed the survey and you are ready to return it to us, please include your name here _____ in order to receive the gift certificate of your choice (please circle one) : Chapters / Starbucks / Esso / Tim Hortons / Canadian Tire.

We have provided a postage paid envelope with this survey for you to return the survey to us.

We greatly appreciate your feedback that you have thoughtfully provided in this document. We will take to heart all of your comments immediately. We greatly respect the opportunity to work with you on your personal finances – and we will continue to strive to be "best in class" with respect to every aspect of how we interact with you.

Warm regards,

Kurt Rosentreter, CA, CLU, CFP, TEP, CIM, FCSI, CIMA, FMA
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Kurt.Rosentreter@manulifesecurities.ca