



Efficient Personal Financial Planning Service

Dear Investor:

Thank you for considering Efficient Personal Financial Planning Service to help you with your finances. Our advisory service was built upon the commitments of objectivity, independence, candor, and providing an outstanding value. Efficient Wealth Management is a leader in the financial services industry, providing cost effective financial planning.

When you work with Efficient, you'll benefit from the insight of an experienced, dedicated financial planner. Your planner will walk you through the entire planning process—from discussing your concerns, to developing a set of recommendations tailored just for you, to helping you put those recommendations in place.

Our basic services mirror the three areas most people's financial goals fall into: investment planning, retirement planning, and estate planning. You decide what kind of advice you need, and we'll focus only on the area or areas that concern you. Each service is available for a low, fixed fee of \$750. In addition, certain clients benefit from the following discounts:

- 40% discount on each financial plan for Silver Service clients

- 20% discount on each financial plan for Bronze Service clients

- one free financial plan per year for Gold and Platinum Service clients

It's easy to get started. Simply complete the *Planning Questionnaire and Enrollment Form* included in the enclosed kit's back pocket. I also urge you to read the *Service Agreement* and keep it for your records. If you have any questions, call us at **416 410-9809**.

We welcome the opportunity to help you plan your financial future.

Gord Stockman
Chartered Accountant
Certified Financial Planner

**Efficient Personal
Financial Planning
Service**



There is

no question about it.

Making money and knowing how to manage it are mutually exclusive skills. There isn't a direct path between the two. That's why it's important to have an experienced and trustworthy guide showing you how to get where you want to go.

Your finances won't take care of themselves. You have to do it. But you don't have to do it alone. While most people realize this, they put off seeking professional advice because they have preconceived ideas about working with a financial adviser.

We can't speak for other firms, but we **can** dash some of these myths with regard to the experience you'll have with Efficient Personal Financial Planning Service.

Here are some of the more common financial planning myths, along with the refreshing reality you'll find at Efficient



Financial Planning Myth Reality at Efficient

<p>It's too complicated and time-consuming.</p>	<p>It's easy, because we do the homework for you. Once you complete our questionnaire, one of our experienced financial planners will delve into your complete financial picture and lead you through the rest of the process.</p>
<p>It's too expensive.</p>	<p>It's too expensive not to get help. You've worked hard to build your portfolio, so think of it as protecting your investment. Plus, as you'll see in our fee chart on page 11, our service is an incomparable value.</p>
<p>I don't have enough assets to need it.</p>	<p>If you have goals, we can help you meet them, no matter what your level of assets.</p>
<p>I can do it by myself. I don't need help.</p>	<p>There's a difference between managing your finances and managing your finances optimally. In this complex market and tax environment, we can provide a much-needed second opinion to ensure that you're on target to meet your goals.</p>
<p>I played around with an online service—this can't be much different.</p>	<p>Computers can only do so much. They might give you an answer, but it may not be the only answer or even the right answer. One of our professional planners, however, can help you resolve the issues that are most important to you.</p>
<p>I deal with so many advice sources already—my CA, lawyer, insurance agent, broker. Do I really need one more?</p>	<p>Those other sources simply can't provide the kind of advice that Efficient offers. What's more, our professionals have the knowledge and expertise to bring all those other elements together.</p>
<p>Getting advice will just lead to a sales pitch.</p>	<p>Not at Efficient. Since our planners receive no commissions on the advice they provide, you will get only impartial, informed advice, not annoying, high-pressure sales tactics.</p>
<p>The advice you get is all cookie-cutter; everybody gets the same spiel.</p>	<p>Again, no at Efficient. We do employ a consistent approach to our recommendations and avoid flavour-of-the-month fads, but our methods are anything but cookie-cutter. We realize that every investor is unique, and we tailor our advice to your unique circumstances.</p>

THE KEY TO OUR SERVICE: YOUR EFFICIENT FINANCIAL PLANNER



You can get advice anywhere. The trick is differentiating the experienced planner from the novice, the trustworthy from the biased.

It's our financial planners that distinguish Efficient from other firms. When you work with us, it isn't a matter of you filling out some forms and hoping for the best. Our planners truly partner with you throughout the planning process.

From the beginning of the relationship,

as your planner gets to know you and your specific goals, he or she will help you compile the relevant financial information and review with you the accuracy of any assumptions you've made on your own. From there, your planner will provide solid recommendations to help you reach your goals, assisting you in determining how and when to employ the advice we give you.

In short, there are three essential traits we believe a successful planner should bring to the table:

- **Experience.** Efficient financial planners have considerable practical experience backed by years of training. They are licensed under federal and state regulatory authorities and are required to maintain a CFP® designation. Many have other professional designations such as CA, or CIM as well.
- **Objectivity.** Our planners evaluate your *entire* portfolio, not just those assets you hold with one of our associates. And since they are salaried, not commissioned, they don't benefit from their recommendations to you—they have only *your* best interests at heart.
- **A focus on personal attention.** The key to our service is the relationship that's established between our clients and their Efficient financial planner. Only after thoroughly understanding and analyzing your situation will he or she develop a financial plan specifically tailored to your circumstances and goals. Once your plan has been completed, your planner can also help you implement it.

WHAT KIND OF ADVICE WILL WE PROVIDE?



Our clients come to us with myriad financial situations and goals, so yours may be quite different from someone else's. For example, you may be interested in:

- Accumulating wealth so you'll be able to reach your long-term goals, such as retiring in comfort on your own schedule.
- Planning to ensure that your assets will continue to meet your needs during retirement.
- Financing a child's education, and dealing with the complexities brought about by the increasing number of college-saving options available.
- Investing a lump sum, such as from an inheritance or a rollover of retirement assets from a tax-advantaged account like a group RSP, DFSP or pension plan.
- Preparing your estate to best provide for your heirs, which is becoming increasingly complex due to changing tax laws.

People's specific questions about their finances tend to fall under three broad headings. We mirror these categories with three distinct advice services that focus on:

- Your investments.
- Your retirement.
- Your estate.

The following pages describe the range of detail we provide for each.

INVESTMENT ADVICE

Key Issues We'll Address

Which investments are right for me?

How should I allocate my assets among stocks, bonds, and cash investments?

How can I make my portfolio more tax-efficient?

Whether your financial goals are as broad as accumulating wealth over the long term or as specific as properly investing RSP or non-registered assets, a sound investment plan is essential.

Rely on Efficient's Expertise to Reach Your Goals

In the long run, the performance of your portfolio depends on how skillfully your plan is designed and how faithfully it is carried out.

If you select Efficient's investment advice, your financial planner will evaluate your entire investment

portfolio. He or she will the prepare—and help you implement—a personalized investment plan based on your goals, financial, circumstances, time frame, risk tolerance, and tax situation. This plan will be not only an immediately useful tool, but a valuable resource as you weigh future investment decisions.

Our Investment Approach

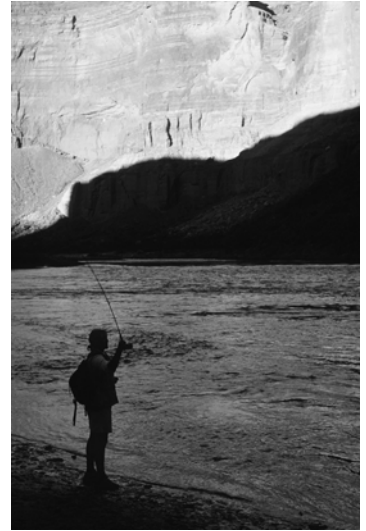
Most people tend to use a “bottom-up” approach to investing, meaning they first choose their investments, and only consider their resulting asset allocation after the fact.

Our Tax Tactics

While potential performance demands the lion's share of consideration in constructing a portfolio, it shouldn't come at the expense of proper tax planning.

As we develop your portfolio, we weigh the merits of taxable and tax-advantaged investments. Indeed, maximizing after-tax returns is one of the key tenets of Efficient's investment approach. Toward that end, we:

- **Consider** capital gains implications before making investment recommendations.
- **Follow** strategies that are sensitive to the tax status of an account, and give special attention to retirement accounts, such as RSPs.
- **Select** the most tax-efficient investments for your particular circumstances, choosing from one of the largest selections of tax-advantaged and tax-managed mutual funds available anywhere.
- **Weigh** tax implications when determining which non-Efficient investments to hold or sell.



In contrast, we employ a "top-down" approach to investment advice, using a proprietary methodology that is continually reviewed by Efficient's senior investment committee. We create your personalized portfolio by:

1. Evaluating your entire portfolio, holdings, to understand your current asset allocation.
2. Developing an appropriate asset allocation of stocks, bonds, and cash investments based on your investment objectives, time frame, and risk tolerance.
3. Determining the proper mix of investments within that allocation, considering large- and small-company funds, growth and value styles of investing, index and active management approaches, the maturity and duration of bond funds, and the appropriateness of international investments.

Different assets have varying degrees of volatility and tend to react differently to market conditions. By holding a mix of assets, you can maintain a volatility level that you're comfortable with, while being in a position to benefit from whatever asset class the market is favouring.

How long you plan to stay invested and the amount of volatility you are willing to accept are important considerations for determining your asset mix. Talk them over with your Efficient Wealth Management Consultant to arrive at the right asset mix for you.

RETIREMENT ADVICE

Key Issues We'll Address

Am I saving enough for retirement?

Will I still be able to retire in a prolonged bear market?

How long will my savings last?

Should I convert some or all of my traditional RSP assets to a RIF or RLF?

How much life insurance coverage should I have?

How will taxes affect distributions from my various retirement plans?

How should I spend from my portfolio?

Whether you are approaching your prime earning years, are nearing retirement, or have already retired, proper planning can help you make the most of your retirement assets.

Plan on a Long, Comfortable Retirement

Today, people are retiring earlier and living longer. While we all look forward to a long, comfortable retirement, we also worry about maintaining our financial independence-especially given tumultuous financial markets, the uncertain future of senior benefits, and the ever-present threat of inflation. Most of us wonder if we're saving enough-and investing wisely enough-to support ourselves through 10, 20, or even 30 or more years of retirement.

By preparing a detailed analysis of your cash flow, your financial planner will explain how much income you'll need to live comfortably in retirement and what steps are necessary to reach your goals. If you are already retired, you'll learn whether your savings will allow you to maintain your desired standard of living-and what to do if they won't.

Different Stages, Different Stages

For all clients, our retirement advice will address:

- **How much you're spending and saving.** You can have your annual cash flow estimated for both pre- and post-retirement situations. Your financial planner will examine your expenses and determine whether your available assets and income sources will be sufficient to meet those expenses under different scenarios.
- **The risks to your portfolio.** We use different methods to gauge certain risks. *Sensitivity tests* show how various levels of spending and different rates of return would impact your portfolio's ability to meet your retirement goals. *Time path tests* show how your portfolio would performed had you begun investing at specific times in history. Using historic rates of return, we illustrate the durability of your portfolio under different market conditions.
- **The adequacy of your insurance.** Your financial planner will look at your insurance coverage to determine whether it will adequately replace your income and meet your family's future financial needs.



For those approaching retirement, our retirement advice will also address:

- **How to best take your pension.** Pensions typically offer several distribution methods, including annuity and lump-sum options. Through our pension analysis, we will evaluate all of your options and determine the one most appropriate for your circumstances.
- **What to do with your company stock.** If you own company stock within your employer-sponsored plan, we will discuss your options, including holding the stock in a taxable account or rolling it into an RSP.
- **Retirement before age 60.** If you are younger than 60 and need to begin taking distributions from your retirement plans, we'll analyze your options and recommend the one best suited to your income needs.

For those already retired, our retirement advice will also address:

- **Where your income should come from.** To help you determine the best time to begin withdrawing funds from your retirement plans, your financial planner will evaluate your current income, future income, expenses, and the tax implications. With this assessment, you'll be able to strike the right balance between allowing your assets to continue to grow tax-deferred and meeting your current needs.
- **Retirement plan distributions.** Based on the information you provide about yourself and your beneficiaries, we develop a strategy that meets your needs, whether your goal is to reduce taxes or to develop an income stream.

When appropriate, we will also review:

- **Stock options.** We'll help you determine the best time to exercise your stock options.

Contributing to an RSP. We will determine whether a RSP is best for you.

ESTATE PLANNING ADVICE



Key Issues We'll Address

Are estate taxes an issue for me?

What costs should my family be prepared to pay?

What's the most efficient way to transfer assets to my heirs?

Should I be making ownership changes or giving away assets now?

How do I choose the most appropriate beneficiary for each of my assets?

Are trusts appropriate for my estate plan?

Many people consider professional estate planning to be a tool necessary for only the wealthy. In reality, proper planning is crucial for everyone.

Having an estate plan in place can help you make sense of some very complicated issues, including how to simplify the process of—and minimize the taxes associated with—transferring assets both during your lifetime and after your death. And from a more personal standpoint, a proper estate plan makes a difficult situation that much easier for your family.

Maintain the State of Your Estate

Certainly the more assets you own, the more obvious your need is for some type of formal estate plan. But many people who simply own homes and have even moderate assets can benefit from estate planning. Tax planning plays a big part in the decision to create an estate plan, but those complexities (including recent tax law changes) notwithstanding, there are other important factors to consider as well, like selecting the right trustee to manage your assets and controlling who ultimately gets those assets—and when. Through Efficient's estate planning advice, your financial planner will evaluate your current situation and determine the best way to minimize taxes and accomplish your objectives through:

- **Supplementing the unlimited marital deduction.** Even though the unlimited marital deduction allows one spouse to leave all of his or her assets to the other without incurring estate taxes, other estate planning techniques may be needed to prevent those assets from being subject to tax when the surviving spouse dies.
- **Establishing trusts.** Like estate planning in general, trusts have been viewed as being appropriate only for the wealthy. In fact, trusts have become useful tools for the management and transfer of assets in many different circumstances. For example, trusts may provide people with the assurance that their assets are protected from mismanagement, creditors, and other risks. On the other hand, trusts can be misunderstood and overused, and that can cost your family as well. Your financial planner can help you determine which trusts are truly appropriate for your particular circumstances.

Assistance in Implementing Your Plan

Developing your estate plan is only the first step. Your financial planner can also provide you with guidance on implementing your plan. He or she can discuss our recommendations with your lawyer or, in some circumstances, refer you to a lawyer. In addition, Efficient can suggest a trustee should trusts become a part of your plan.

OUTSTANDING SERVICE AT AN OUTSTANDING VALUE – TODAY *AND* TOMORROW



The value our talented financial planners bring to the table is immeasurable. What is measurable, however, is the very real effect our low costs strategies can have on your bottom line. Consider the example below of the cost of our strategies when used in conjunction with a low fee advisory service versus what you'd pay other professionals based on a \$1 million portfolio.

When you add to these savings the expertise and level of personal attention you'll get from Efficient's financial planners, you can see why we're convinced that we offer our clients a truly unmatched value.

A Cost Comparison Based on a \$500,000 Portfolio

	Efficient	Traditional Planner	Traditional Broker
Initial cost for advice	\$750/plan*	\$2,000 - \$4,500	\$0
Typical cost to implement recommendations	\$480** a year	\$0	\$5,000 - \$20,000 (1% - 2%)
Typical ongoing management expenses	\$2,250 - \$3,250^ a year (0.45% - 0.65%)	\$5,000 - \$10,000 a year (1% - 2%)†	\$6,600 (1.32%)††

* Discounts apply for clients who maintain certain asset levels at Efficient Wealth.

** Subscription for _____ financial planner

^ Low fee advisors

† Includes mutual fund industry average expense ration and advisory fees.

†† Source: Morningstar, Inc.

HOW TO GET STARTED



After reading about our services, you undoubtedly have an idea of how we can best assist you. We're anxious to help you get started. In the adjacent pocket, you'll find our Service Agreement, which is yours to keep and which we strongly urge you to read. After you've read this document, simply complete the enclosed Planning Questionnaire and its attached Enrollment Form, then return them to us in the postage-paid envelope provided.

Your planner will soon contact you to discuss your situation in more detail.

Of course, if you'd like more information, you can call us at

416 410-9809

We'd be happy to discuss our services with you.

To request your financial plan, complete and send us the enclosed Planning **Questionnaire and attached Enrollment Form**. (The Service Agreement is yours to keep.)

Use the enclosed postage-paid envelope to return these items, or mail them to Efficient Wealth Management, 14 Minnewawa Road, Mississauga, ON, L5G 1C3.

Call us at **416-410-9809** if you have any questions.

416-410-9809

Service Agreement

Efficient Personal Financial Planning Service

Read this Service Agreement carefully, and keep it for your records.

1. Overview

Efficient Wealth Management, a fee for service financial planning company, through its Efficient Personal Financial Planning Service system, will provide professional investment planning, retirement planning and estate planning services to you as directed below, according to the terms of this Agreement. You may elect to engage Efficient to provide any or all of these services, depending on your needs. None of the fees for such services are commission-based.

2. Services

Efficient will assign a planner to work with you throughout the financial planning process. Your financial planner will discuss your financial goals with you and provide you with advice designed to help you meet your goals. Your planner will prepare a detailed, written explanation of the advice and the steps you'll need to take to implement it.

Efficient offers three planning services.

Investment Planning Advice

The investment planning advice Efficient provides to you will be based on an asset allocation strategy that is appropriate for your financial circumstances at the time the review is conducted. We will recommend the allocation of your financial assets across different asset classes (stocks, bonds, short-term investments) and, within a particular asset class, across different market sectors (growth versus value stocks, domestic versus international stocks, long-term versus short-term bonds).

Once we have determined an asset allocation for you, one of our referred advisory firms will recommend a combination of mutual funds that is appropriate for your situation. It is up to you to act upon the advice we provide, although our referred representative will assist with implementation of its recommendations within a reasonable time period after they have been delivered. Once the recommendations have been implemented, this portion of the engagement will be complete, and subsequent and monitoring of your assets will be handled in concert with your chosen investment advisor.

The following are key features of this service:

- **Goals-based methodology.** All of Efficient's investment and asset allocation strategies are driven by your long-term financial goals, not by short-term investment performance.
- **Broad diversification of assets.** Rather than attempting to predict which investments will provide superior performance at any given time, Efficient seeks to control risk by maintaining broad diversification among investments from a variety of market sectors and asset classes.
- **Total portfolio approach.** An Efficient planner's recommendations regarding your asset allocation will take into account all financial holdings that you own and have discretion to hold or sell, including financial assets from other companies.
- **Customized advice.** To help you meet your long-term financial goals, we provide customized advice for you based on our evaluation of your objectives, risk tolerance, time horizon, tax status, and other factors.

Retirement Planning Advice

Efficient will identify the financial resources (for example, savings, pension income, CPP, OAS) available to help you meet your retirement spending needs, and will provide a projection of your financial situation in retirement.

You will receive advice about general asset allocation strategies, retirement spending level, the durability of your retirement income, and how market fluctuations may impact your ability to reach your goals.

If appropriate, advice on the following issues will also be provided:

- The best age to begin taking CPP benefits.
- Whether you should convert from a traditional RSP to a RIF or LIF.
- The most appropriate distribution strategy for your qualified plan holdings.
- The optimal year to exercise stock options.

Our retirement planning advice is not intended to provide you with investment advice. It is primarily focused on the cash flow analysis and retirement-related matters described above.

Estate Planning Advice

Efficient will recommend strategies to help you minimize or eliminate federal estate and gift taxes that are payable upon the transfer of assets during your life or upon your death. Your planner will also identify opportunities for you to distribute your assets to beneficiaries more efficiently during your lifetime and will explore important non-tax-related issues such as the use of trusts.

Additional Services

If other factors—such as your financial situation or additional services that you may request—require analysis outside of the scope of the advice services as described previously, you and Efficient must agree upon the number of hours required prior to us performing additional services. The hourly fee for such services is \$150. Neither you nor EWM has any obligation to agree to the provision of such services.

3. Methodology and Leadership

Efficient's advice is based on our own fundamental research as well as research obtained from a wide variety of external sources, both public and private. All our investment recommendations are based on methodology that is approved and periodically reviewed by a committee.

4. Financial Planners

Efficient assigns a financial planner to provide advice to you.

Your financial planner will:

- Have a minimum of five years of work experience with investments
- Have an undergraduate college degree and will have completed or will be pursuing a program of related graduate education a professional designation such as Certified Financial Planner?

All Efficient financial planners have completed an internal training program covering estate and retirement planning, investment and asset allocation principles, Efficient's investment advisory methodology, client communications, ethics, and compliance issues. In addition, all financial planners are required to participate in ongoing seminars and training programs conducted by Efficient and by external organizations.

5. Your Responsibilities

You are responsible for providing Efficient with complete information about your financial circumstances and with any other facts or information that might affect the manner in which the services described in this Agreement are provided to you. Also, since this process requires open communication between you and your financial planner, you are responsible for being available for conversations with your planner. Efficient strategies and recommendations will be made based on these conversations and the information that you provide. If you or your representative provides Efficient with incomplete or inaccurate information, or does not fully participate in the financial planning process, Efficient will not be responsible for the completeness or accuracy of the recommendations.

It is your responsibility to decide whether to implement the advice provided by Efficient. It is also up to you to determine that the recommendations you implement, with or without the assistance of your financial planner, have been implemented correctly.

Efficient reserves the right to terminate this Agreement if, in the opinion of Efficient, you fail to provide complete and accurate information within a reasonable period of time, or if the services provided by Efficient do not appear to be suitable for your particular situation.

6. Other Important Disclosures

Financial Statements and Projections

In providing the services outlined in Section 2, Efficient may prepare financial statements and projections for you. Such statements and projections should be used solely to assist you in reaching your financial goals and strategies. The statements Efficient provides are unaudited and may not follow generally accepted accounting principles. Accordingly, they should not be relied upon by third parties to evaluate your creditworthiness and should not be used for any purpose other than to assist you in developing your financial strategy.

In preparing financial projections, Efficient will make certain assumptions, such as rates of return on investments, inflation rates, etc. Our assumptions are estimates based on historical data that, in our opinion, serve as a useful and reasonable basis on which to develop financial strategies. Because it is impossible to predict the future, we cannot guarantee that your experience will match the projections we prepare for you.

Standard of Care

Efficient and its representatives will perform the services described in this Agreement in good faith and in accordance with applicable law. However, except for gross negligence, willful malfeasance, or bad faith, neither Efficient nor our associated advisors will be held liable for any action performed or omitted, or for errors of judgment made within the scope of the performance of such services. Ontario securities laws impose liabilities under certain circumstances on persons even when

they act in good faith, and nothing contained in this Agreement shall constitute a waiver or limitation of rights that you may have under Ontario securities laws.

Taxes

Recommendations made by Efficient may result in taxable gains or losses, or the generation of taxable dividend income or tax-preference items for purposes of the alternative minimum tax. Although Efficient may advise you with respect to the tax consequences of its investment recommendations, you agree and acknowledge that the payment of all taxes due on income or capital gains remains your sole obligation, and neither Efficient nor any affiliated or related party or person shall have any responsibility with respect to them. Nonresident aliens may be subject to withholding taxes on income or capital gains.

Transaction and Redemption Fees

Some mutual funds charge fees on the purchase of shares. These fees, designed to offset the cost of buying and selling securities, are paid directly to the fund and are not sales charges. Additionally, some mutual funds charge redemption fees in order to discourage short-term trading. Our associated advisors may recommend mutual funds with either or both of these types of fees. Should you incur such fees as a result of implementing recommendations, you acknowledge that these fees will be assessed on your purchase or deducted from your redemption proceeds in accordance with the conditions set forth in the prospectus of the particular mutual fund you are buying or selling.

Confidentiality

All personal and financial information will be held in strict confidence and will not be disclosed to any unaffiliated third party except as part of a regulatory examination.

Investment Results

There is no assurance that you will achieve positive investment results through our associated advisors. Although Efficient will recommend strategies that are designed to be prudent and diversified, all investments are subject to risks, as described in the prospectuses of the funds you invest in. As with any investment in stocks, bonds, or mutual funds, you could lose money.

Efficient Wealth Management

All planning advice will be provided by Efficient investment selections will be made by our associated advisors.

Arbitration

All controversies arising out of or relating to any services provided by Efficient, or any of their affiliates, directors, or employees with respect to transactions of any kind executed pursuant to this Agreement, with respect to any accounts serviced according to this Agreement, or which relate in any way to this Agreement will be resolved by arbitration and governed by the laws of the Province of Ontario.

You should know that: (1) arbitration awards will be final and binding on all parties; (2) by signing the Enrollment Form attached to the questionnaire enclosed with this Agreement, all parties are waiving their right to seek remedies in court, including the right to a jury trial; (3) prearbitration discovery is generally more limited than and different from court proceedings; (4) the arbitrator's decision is not required to include factual findings or legal reasoning; and (5) any party's right to appeal or to seek modification of rulings by arbitrators is strictly limited.

Note that the arbitration clause does not constitute a waiver of any right under federal or state securities laws, including the right to choose the forum in which to seek resolution of disputes.

Effectiveness

This Agreement will take effect once Efficient receives a fully executed copy of the Enrollment Form and accepts it. All fees payable, as described in the Enrollment Form, must be submitted by check, credit card or deducted from one of your investment accounts in order for us to begin providing services. No services will be provided until such conditions have been met.

Assignment and Termination of Services

Neither party may assign or amend this Agreement without the consent of the other party. Efficient can terminate this Agreement at any time by notifying you in writing and refunding the fees you paid. You can terminate this Agreement at any time by notifying Efficient in writing. If you do so within five business days of the date you sign the Enrollment Form, you will receive a full refund of any fees paid. If you do so after the five days, the amount of your refund-if any-will depend on the amount of work performed by, and expenses incurred by, Efficient until receipt of your termination notice.

Written notice of termination should be sent to:

Efficient Personal Financial Planning Service
14 Minnewawa Road
Mississauga, ON L5G 1C3

Fees

The fee for each type of planning service described in Section 2 of this Agreement is \$750. Discounts are available based on service plan with one of our associated advisors and one free planning service per year is available to clients who are enrolled in Gold or platinum plans.