

F10-21000522A

May 6, 2013

Chantel Marie Odden and Dalton Riley Odden
8904-273RD ROAD, PO BOX 210
GROUNDBIRCH BC V0C 1T0

PLAN 21000522 BENEFICIARY Alba Rose Odden

Dear Chantel Marie Odden and Dalton Riley Odden,

We are writing to confirm your request to close the above Plan and know you did not reach this decision lightly. We would like to take this opportunity to highlight some important information about saving with the Canadian Scholarship Trust Plan and the impact of closing your Plan.

Stable Rate of Return: We invest your contributions in a conservative manner to protect your Principal and deliver a positive return.

Tax-sheltered Growth: RESPs offer tax-sheltered growth on the interest earned on your savings over the years. If you were to save outside an RESP, your interest earnings would be subject to tax, decreasing the money available for your beneficiary's education.

Government Grants: As an added incentive, by contributing to an RESP, the federal and provincial (Alberta and Québec) governments contribute an additional amount to your RESP. It's extra money!

Worldwide recognition: Beneficiaries may receive Education Assistance Payments (EAPs) at a qualifying school anywhere in the world.

If you close your Plan, you will forfeit the following amounts:

Principal Income	\$1.29		
Total Forfeiture	\$1.29	Expected Refund	\$3,823.49

There may be another savings option that will meet your goals and still stay within your financial situation. If after reviewing this information, you would like to discuss possible options or resume your contributions, please contact our Customer Care Centre or your Sales Representative, Wayne Kwan at (604) 619-4840 as soon as possible.

Otherwise, to proceed with the termination, we require both your signatures below.

Chantel Marie Odden

Dalton Riley Odden

Should you have any further questions, please contact us in Toronto at 416-445-7377 or Toll-free at 1-877-333-7377. Our office hours are Monday to Friday from 8:00 a.m. to 8:00 p.m. Eastern Time.

Sincerely,

Pierre Bertsoulakis
Director, Operations
C.S.T. Consultants Inc.