

March 29, 2004

Mr. Brett Ibbotson
44 Upjohn Road
Don Mills, Ontario
M3B 2W1

Dear Brett,

To recap our meeting, the Financial Engineering Process is a holistic approach to planning. It creates a macro view of your overall financial position in order to make informed decisions with increased confidence.

Objectives:

- Maximum financial security for you and your family
- Maximum efficiency of your dollars

For your interest there is a website regarding the process: www.leapsystems.com.

As discussed, the fee for this service is \$1,000 (invoice included).

I am excited about the journey and hope you are too.

Susan or Eryn will contact you to set up our next meetings.

Sincerely,

John R. Ardill, CFP, CLU, CH.F.C.