

MR NON T HUGHES
% HUGHES TRUST CO GROUP LTD
1405 BISHOP ST, SUITE 216
MONTREAL P.Q.
H8G-2E4

DEAR MR HUGHES

MY APOLOGIES FOR NOT HAVING WRITTEN
TO YOU BEFORE THIS

HOWEVER I WISH TO EXPRESS TO YOU MY
SINCERE THANK FOR THE EFFORT & WORK YOU PERFORMED
FOR ME THIS PAST SPRING IN OBTAINING QUOTES FOR ME
FOR THE CONVERSION OF MY RRIFs INTO AN ANNUITY

UNFORTUNATELY DUE TO THE MARKET VALUE
ADJUSTMENT ACCORDED TO ME BY MY MAIN CARRIER, I HAD
NO CHOICE BUT TO LEAVE THE FUNDS WITH THEM & TRANSFER
THE SMALLER ONES TO THEM

THANK YOU ONCE AGAIN AND WISHING
YOU CONTINOUS SUCCESS

I REMAIN

YOURS VERY TRULY

Gerald Gauthier
GERALD J GAUTHIER