

August 18, 2010

Mr. Kenneth J. Yip-Chuck
Gill Planning Group
1010-2 Lansing Square
Toronto, Ontario M2J 4P8

Dear Ken,

I'd like to take this opportunity to let you know how much I enjoyed spending time with you and to congratulate you at the National Education Conference.

Being recognized as one of the company's top advisors is a significant accomplishment. It was my pleasure to be part of recognizing your achievements. Additionally, I'd like to congratulate you on being a Top 5 Manulife Bank advisor in the MGA channel. Your commitment and dedication to Manulife Bank is a significant factor in why we have enjoyed such great success.

Congratulations on your achievements. I appreciate your ongoing support and wish you continued success.

Sincerely,



Doug Conick