



Mr. John Sample  
124 Main Street  
Suite 301  
Toronto, ON M5A 1A2

## Maximize your RESP contribution by Dec. 31<sup>st</sup> and take full advantage of the **CESG**

497 7114



Think > Plan > Do



Dear Mr. Sample,

When you first began your Heritage Education Funds RESP, you took an important step toward helping to ensure that Emma will have the savings needed for post-secondary education.

Through the Canada Education Savings Grant (CESG<sup>1</sup>) program, Human Resources and Skills Development Canada (HRSDC) will provide a Grant of 20% on the first \$2,000 of contributions into a RESP – up to a maximum of \$400 per eligible child, per calendar year (to a lifetime limit of \$7,200). To ensure that our Members are getting the most out of their Heritage Education Funds RESP, we have reviewed your Plan and have found that you are entitled to receive more Grant from the CESG program.

The chart on the other side of this letter shows the increasing cost of education. We have illustrated what your Plan currently contains and what it may be worth when Emma needs the money for post-secondary education. We have also illustrated what the Plan could be worth at maturity if you simply increase your monthly contribution by \$25, \$50 or \$100. The additional CESG can help to make a real difference to your total RESP savings. Your commitment to your Heritage Education Funds RESP ensures that Emma will be that much closer to realizing their education goals.

The deadline for additional contributions into your Heritage Education Funds RESP is **December 31<sup>st</sup>, 2004**. Please call **1.800.739.2101** for more information or complete the form on the reverse side of this page and mail it in the enclosed postage-paid envelope today.

Sincerely,



Suzanne Gillies,  
Sales Representative

**Heritage Education Funds Inc.**  
2005 Sheppard Avenue East, Suite 700  
Toronto, Ontario M2J 5B4  
Phone: 416.502.2500  
Toll free: 1.800.739.2101  
Fax: 416.502.2555  
customer@heritageresp.com







Mrs. Jane Q. Sample  
125 Main Street  
Suite 302  
Toronto, ON M5A 1A3

## Maximize your RESP contribution by Dec. 31<sup>st</sup> and take full advantage of the **CESG**

497 5913



Think > Plan > Do



Dear Mrs. Sample,

When you first began your Heritage Education Funds RESP, you took an important step toward helping to ensure that Jake will have the savings needed for post-secondary education.

Through the Canada Education Savings Grant (CESG<sup>1</sup>) program, Human Resources and Skills Development Canada (HRSDC) will provide a Grant of 20% on the first \$2,000 of contributions into a RESP – up to a maximum of \$400 per eligible child, per calendar year (to a lifetime limit of \$7,200). To ensure that our Members are getting the most out of their Heritage Education Funds RESP, we have reviewed your Plan and have found that you are entitled to receive more Grant from the CESG program.

The chart on the other side of this letter shows the increasing cost of education. We have illustrated what your Plan currently contains and what it may be worth when Jake needs the money for post-secondary education. We have also illustrated what the Plan could be worth at maturity if you simply increase your monthly contribution by \$25, \$50 or \$100. The additional CESG can help to make a real difference to your total RESP savings. Your commitment to your Heritage Education Funds RESP ensures that Jake will be that much closer to realizing their education goals.

The deadline for additional contributions into your Heritage Education Funds RESP is **December 31<sup>st</sup>, 2004**. Please call **1.800.739.2101** for more information or complete the form on the reverse side of this page and mail it in the enclosed postage-paid envelope today.

Sincerely,

Karine Mackenzie,  
Sales Manager

**Heritage Education Funds Inc.**  
2005 Sheppard Avenue East, Suite 700  
Toronto, Ontario M2J 5B4  
Phone: 416.502.2500  
Toll free: 1.800.739.2101  
Fax: 416.502.2555  
customer@heritageresp.com







Mr. John Sample  
130 Main Street  
Suite 307  
Toronto, ON M5A 1A8

## Maximize your RESP contribution by Dec. 31<sup>st</sup> and take full advantage of the **CESG**

544 7006



Think > Plan > Do



Dear Mr. Sample,

When you first began your Heritage Education Funds RESP, you took an important step toward helping to ensure that your children will have the savings needed for post-secondary education.

Through the Canada Education Savings Grant (CESG<sup>1</sup>) program, Human Resources and Skills Development Canada (HRSDC) will provide a Grant of 20% on the first \$2,000 of contributions into a RESP – up to a maximum of \$400 per eligible child, per calendar year (to a lifetime limit of \$7,200). To ensure that our Members are getting the most out of their Heritage Education Funds RESP, we have reviewed your Plan and have found that you are entitled to receive more Grant from the CESG program.

The chart on the other side of this letter shows the increasing cost of education. We have illustrated what your Plan currently contains and what it may be worth when your children need the money for post-secondary education. We have also illustrated what the Plan could be worth at maturity if you simply increase your monthly contribution by \$25, \$50 or \$100. The additional CESG can help to make a real difference to your total RESP savings. Your commitment to your Heritage Education Funds RESP ensures that your children will be that much closer to realizing their education goals.

The deadline for additional contributions into your Heritage Education Funds RESP is **December 31<sup>st</sup>, 2004**. Please call **1.800.739.2101** for more information or complete the form on the reverse side of this page and mail it in the enclosed postage-paid envelope today.

Sincerely,



Neil Brougham,  
Sales Representative

**Heritage Education Funds Inc.**  
2005 Sheppard Avenue East, Suite 700  
Toronto, Ontario M2J 5B4  
Phone: 416.502.2500  
Toll free: 1.800.739.2101  
Fax: 416.502.2555  
customer@heritageresp.com





## How much is it going to cost?

The Canadian Government predicts that the cost of post-secondary education will continue to rise...

Year of Birth	Year of School Entrance	Estimated Cost of 4-Year Program* (at home)	Estimated Cost of 4-Year Program* (away from home)
2004	2022	\$ 60,780	\$112,143
2003	2021	\$ 59,010	\$108,877
2002	2020	\$ 57,291	\$105,706
2001	2019	\$ 55,622	\$102,627
2000	2018	\$ 54,000	\$ 99,638
1999	2017	\$ 52,429	\$ 96,736
1998	2016	\$ 50,902	\$ 93,918
1997	2015	\$ 49,419	\$ 91,183
1996	2014	\$ 47,980	\$ 88,527

\* based on 3% increase per year as estimated by HRSDC

Think > Plan > Do

Plan Now For Your Children's Future Education

### Your Plan Details:

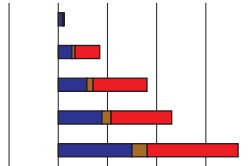
(as at September 30, 2004)

#### Andrew James Kenneth Sample

Contract #: 8434913

You currently have **\$1,177** in this Plan.

No increase in contribution  
 Increase contribution by \$25/month  
 Increase contribution by \$50/month  
 Increase contribution by \$100/month



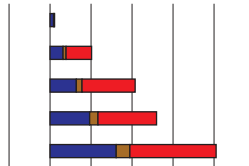
Principal	CESG	Interest	Total at Maturity
\$900	\$211	\$66	\$1,177
\$2,762	\$653	\$5,014	\$8,429
\$5,819	\$1,264	\$10,954	\$18,037
\$8,874	\$1,875	\$12,305	\$23,054
\$14,987	\$3,098	\$18,470	\$36,555

#### Kyle Joseph Sample

Contract #: 9328025

You currently have **\$1,090** in this Plan.

No increase in contribution  
 Increase contribution by \$25/month  
 Increase contribution by \$50/month  
 Increase contribution by \$100/month



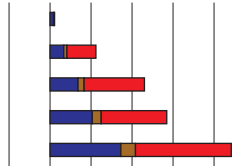
Principal	CESG	Interest	Total at Maturity
\$857	\$193	\$40	\$1,090
\$3,170	\$736	\$6,224	\$10,129
\$6,412	\$1,384	\$12,958	\$20,755
\$9,654	\$2,032	\$14,288	\$25,974
\$16,139	\$3,329	\$21,037	\$40,505

#### Kurt Zachary Sample

Contract #: 9328033

You currently have **\$1,088** in this Plan.

No increase in contribution  
 Increase contribution by \$25/month  
 Increase contribution by \$50/month  
 Increase contribution by \$100/month



Principal	CESG	Interest	Total at Maturity
\$857	\$197	\$34	\$1,088
\$3,337	\$781	\$7,068	\$11,187
\$6,821	\$1,478	\$14,726	\$23,025
\$10,302	\$2,174	\$15,991	\$28,467
\$17,266	\$3,567	\$23,369	\$44,202

- Interest
- Canada Education Savings Grant (CESG)
- Your Heritage Education RESP Contributions

**Mr. Sample,**  
 As the charts illustrate, by simply increasing your monthly contribution, this will have a substantial impact to the value of your Heritage Education RESP by the Plan's maturity!



## Contribution Form

Mr. Sample, if you'd like to increase your monthly contributions, and maximize your CESG, simply complete the following:

#### Andrew James Kenneth Sample

Contract # 8434913

- \$25    \$50    \$100  
 Other Amount \$ \_\_\_\_\_

#### Kyle Joseph Sample

Contract # 9328025

- \$25    \$50    \$100  
 Other Amount \$ \_\_\_\_\_

#### Kurt Zachary Sample

Contract # 9328033

- \$25    \$50    \$100  
 Other Amount \$ \_\_\_\_\_

Monthly Pre-Authorized Deposit (Please enclose a cheque marked VOID.)

I authorize the Heritage Educational Foundation to make withdrawals from the account specified on the enclosed VOID cheque.

Has your financial situation changed?    Yes    No

Signature \_\_\_\_\_

Date \_\_\_\_\_

PLEASE ENCLOSE CHEQUE FOR THE AMOUNT REQUESTED. PLEASE MAKE CHEQUE PAYABLE TO THE HERITAGE EDUCATIONAL FOUNDATION.

Note: A Heritage Education Funds representative may contact you to confirm the details of your transaction.

By signing the above you will receive a confirmation notice of this transaction. (Personalized Acceptance Notice).

The charts represented above are for illustration purposes only. They represent the scholarship payouts for students who have received their 3rd scholarship

in 2004 and selected Scholarship Option #3. Enhancements are included in the return. Past results are not indicative of future returns. 1. Certain conditions apply.





Mr. John Sample  
134 Main Street  
Suite 311  
Toronto, ON M5A 1A12

## Maximize your RESP contribution by Dec. 31<sup>st</sup> and take full advantage of the **CESG**

497 5913



Think > Plan > Do



Dear Mr. Sample,

When you first began your Heritage Education Funds RESP, you took an important step toward helping to ensure that Alessia and Sarah will have the savings needed for post-secondary education.

Through the Canada Education Savings Grant (CESG<sup>1</sup>) program, Human Resources and Skills Development Canada (HRSDC) will provide a Grant of 20% on the first \$2,000 of contributions into a RESP – up to a maximum of \$400 per eligible child, per calendar year (to a lifetime limit of \$7,200). To ensure that our Members are getting the most out of their Heritage Education Funds RESP, we have reviewed your Plan and have found that you are entitled to receive more Grant from the CESG program.

The chart on the other side of this letter shows the increasing cost of education. We have illustrated what your Plan currently contains and what it may be worth when Alessia and Sarah need the money for post-secondary education. We have also illustrated what the Plan could be worth at maturity if you simply increase your monthly contribution by \$25, \$50 or \$100. The additional CESG can help to make a real difference to your total RESP savings. Your commitment to your Heritage Education Funds RESP ensures that Alessia and Sarah will be that much closer to realizing their education goals.

The deadline for additional contributions into your Heritage Education Funds RESP is **December 31<sup>st</sup>, 2004**. Please call **1.800.739.2101** for more information or complete the form on the reverse side of this page and mail it in the enclosed postage-paid envelope today.

Sincerely,



Karine Mackenzie,  
Sales Manager

**Heritage Education Funds Inc.**  
2005 Sheppard Avenue East, Suite 700  
Toronto, Ontario M2J 5B4  
Phone: 416.502.2500  
Toll free: 1.800.739.2101  
Fax: 416.502.2555  
customer@heritageresp.com





## How much is it going to cost?

The Canadian Government predicts that the cost of post-secondary education will continue to rise...

Year of Birth	Year of School Entrance	Estimated Cost of 4-Year Program* (at home)	Estimated Cost of 4-Year Program* (away from home)
2004	2022	\$ 60,780	\$112,143
2003	2021	\$ 59,010	\$108,877
2002	2020	\$ 57,291	\$105,706
2001	2019	\$ 55,622	\$102,627
2000	2018	\$ 54,000	\$ 99,638
1999	2017	\$ 52,429	\$ 96,736
1998	2016	\$ 50,902	\$ 93,918
1997	2015	\$ 49,419	\$ 91,183
1996	2014	\$ 47,980	\$ 88,527

\* based on 3% increase per year as estimated by HRSDC

Think > Plan > Do

Plan Now For Your Children's Future Education

### Your Plan Details:

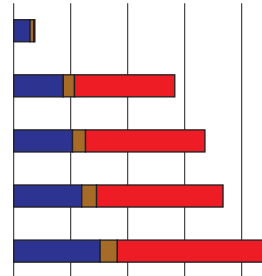
(as at September 30, 2004)

#### Alessia Jane Sample

Contract #: 8959501

You currently have **\$7,421** in this Plan.

- No increase in contribution
- Increase contribution by \$25/month
- Increase contribution by \$50/month
- Increase contribution by \$100/month



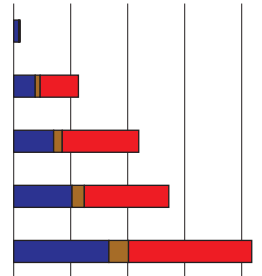
Principal	CESG	Interest	Total at Maturity
\$5,734	\$1,266	\$421	\$7,421
\$17,409	\$3,906	\$35,205	\$56,520
\$20,638	\$4,551	\$41,912	\$67,102
\$23,867	\$5,197	\$44,381	\$73,445
\$30,328	\$6,029	\$53,142	\$89,499

#### Sarah Louise Sample

Contract #: 9543597

You currently have **\$1,078** in this Plan.

- No increase in contribution
- Increase contribution by \$25/month
- Increase contribution by \$50/month
- Increase contribution by \$100/month



Principal	CESG	Interest	Total at Maturity
\$868	\$183	\$27	\$1,078
\$3,775	\$867	\$6,713	\$11,355
\$7,004	\$1,513	\$13,420	\$21,937
\$10,233	\$2,159	\$14,817	\$27,209
\$16,694	\$3,451	\$21,616	\$41,760

### Mr. Sample,

As the charts above illustrate, by simply increasing your monthly contribution, this will have a substantial impact to the value of your Heritage Education RESP by the Plan's maturity!

- Interest
- Canada Education Savings Grant (CESG)
- Your Heritage Education RESP Contributions

## Contribution Form

Mr. Sample, if you'd like to increase your monthly contributions, and maximize your CESG, simply complete the following:

**Alessia Jane Sample**  
Contract # 8959501

- \$25    \$50    \$100  
 Other Amount \$ \_\_\_\_\_

**Sarah Louise Sample**  
Contract # 9543597

- \$25    \$50    \$100  
 Other Amount \$ \_\_\_\_\_

Monthly Pre-Authorized Deposit (Please enclose a cheque marked VOID.)

I authorize the Heritage Educational Foundation to make withdrawals from the account specified on the enclosed VOID cheque.

Has your financial situation changed?    Yes    No

Signature \_\_\_\_\_

Date \_\_\_\_\_

PLEASE ENCLOSE CHEQUE FOR THE AMOUNT REQUESTED. PLEASE MAKE CHEQUE PAYABLE TO THE HERITAGE EDUCATIONAL FOUNDATION.

Note: A Heritage Education Funds representative may contact you to confirm the details of your transaction.

By signing the above you will receive a confirmation notice of this transaction. (Personalized Acceptance Notice).

The charts represented above are for illustration purposes only. They represent the scholarship payouts for students who have received their 3rd scholarship

in 2004 and selected Scholarship Option #3. Enhancements are included in the return. Past results are not indicative of future returns. 1. Certain conditions apply.

X 2 FP

11/04 VP

