**Reason Why – IA Diploma RESP**

**Dear \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_,**

I would like to thank you for meeting with me and allowing me to assist you with putting a solution in place to meet your financial goals.

Based on the review of your needs and my subsequent recommendation, you purchased an Industrial Alliance Diploma RESP for your \_\_\_\_\_ year old child with a monthly contribution of $\_\_\_\_\_\_\_\_\_, with relevant grants from the Federal Government. You opened this account because you liked the idea of having \_\_\_\_\_\_% additional bonus based on the total contribution you will make and this is unique to IA Diploma RESP account. Although this account tends to invest conservatively, the investment return will still fluctuate due to market ups and downs.

IA Diploma RESP encourages stable and continuous contribution. If there is change in the contribution amount or you stop contributing completely, a penalty will apply. Please refer to the information folder for penalty explanation.

At this time, I only talked with you about investment planning. I will set up another appointment with you to talk about insurance as you indicated that insurance was not your immediate priority.

If any of this information about you or your needs is not correct, please let me know right away. If you have any questions about your investments, please don’t hesitate to ask me now or at any time in the future. You should also keep this letter with your personal papers as a reminder of why you purchased this investment.

I appreciate your confidence in me and look forward to working with you in the future to ensure that your financial plans continue to meet your changing needs. I have set up a reminder to call you this time next year to review the performance of your investment.

*Owner Signature Advisor Name*

*Check here if owner is*  *the advisor*

 *the advisor’s related party*

*Joint Owner Signature Advisor Signature Date*