Engagement To Provide Comprehensive Personal Financial Planning Services

Dear ____,

I am looking forward to working with you in designing your personal financial plan. The financial planning process, though complex and sometimes even tedious, is an important step toward achieving your personal financial goals. This letter sets forth my understanding of the terms and objectives of my engagement to provide Personal Financial Planning Services to you. The scope and nature of the services to be provided are as follows:

1. Review and Evaluation
I will review and analyze information you provide relating to your financial circumstances.

2. Written Plan
Based on my review, I will prepare a written financial plan proposal which will include an analysis of your current financial situation, specific recommendations which will seek to address your financial goals, and where appropriate I will include financial illustrations and projections for greater understanding of the potential outcomes of scenarios.

I will meet with you to discuss my analysis and will provide you with a copy of the proposed financial plan. You will be given an opportunity to concur with the recommendations or suggest modifications. Following agreement on your personal financial goals and the strategies to be used to achieve them, I will provide you with a modified version of the plan if necessary.

3. Implementation
I will assist you in implementing the strategies that have been agreed upon. Accordingly, I will be available on an ongoing basis, by telephone or in person, to answer questions, to assist you or your other advisors (lawyer, banker, accountant) to take necessary actions and to make recommendations regarding financial matters. As a representative of DundeeWealth I can directly help you implement the investment aspects of your plan.

4. Ongoing Monitoring and Periodic Review
I will maintain records of your investment assets to monitor the progress toward achieving your financial goals. Incidental to my services, as economic and market conditions change, I may initiate suggestions for changes. I will also bring to your attention actual or anticipated changes in tax law which I believe may affect your situation.

When warranted or upon request I will prepare income tax projections for the current tax year and suggest tax planning strategies geared to your individual needs and circumstances. I can also prepare your income tax return at no cost.

5. Fees

I have chosen not to operate my practice on a fee for time or fee for service basis. Instead, my compensation is integrated into the management fees of mutual funds or other professionally managed investments. Thus, my income varies directly with the value of your accounts and is a form of fee for performance. In rare cases a new investment you make may result in my being paid an initial commission by the financial company receiving your business. For insurance products I am paid a commission by the insurance company.

6. Client Co-operation

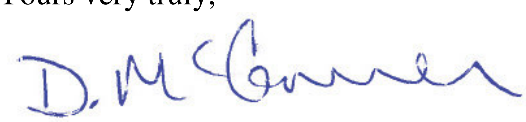
It is not possible to provide ongoing Personal Financial Planning Services without the necessary information being made available to me on a timely basis. If you agree to implement your plan through me, then by indicating your acceptance of this engagement you agree to provide me with requested information and documents, such as financial statements, tax returns, summaries of investment accounts, wills, trust documents, insurance policies, information concerning employment and retirement benefits, etc. and to keep me informed when significant changes affecting the status of your financial plan occur.

7. Teamwork

My practice currently includes three members who contribute to client success in a variety of ways. Although this document refers to the singular "I" it means my whole team. As a client, there are times when you would interact in person, by phone or in writing with different team members in order for us to provide the most appropriate and effective level of service.

If this letter correctly sets forth your understanding of the terms and objectives of the engagement, please so indicate by signing in the space provided below.

Yours very truly,



David McGruer CFP, Financial Advisor
Dundee Private Investors Inc.

The above letter sets forth my understanding of the terms and objectives of the engagement to provide Personal Financial Planning Services.

Signed: ____

Signed: ____

Date: ____________________