



Dear Beneficiary,

Tell us Your Story!

As a Beneficiary of a Heritage RESP, you have a unique story to tell. When you were a small child, people who cared deeply about you, perhaps your parents, your grandparents or other family members, took steps to ensure you would have the advantages of a post-secondary education.

You may be surprised to know that only about one third of Canadian children today have a Registered Education Savings Plan (RESP). Some parents may not be aware of RESPs and the benefits of the government incentive programs that help parents, grandparents and other caring adults save for a child's future post-secondary education. Others may think that they can't get an RESP for their child without making a fixed commitment to a substantial monetary contribution each month – something that may be particularly difficult during a recession. As a provider of RESPs, Heritage is constantly working to “get the word out” so that parents will know that starting early makes it so much easier to save, and at Heritage, we can offer flexible RESP solutions to meet just about every family's situation but we need your help.

We ask you to take time out of your busy schedule to help us educate parents about the difference a Heritage RESP can make in a young person's life. You are in a unique position to understand the impact of the rising cost of education and the potential burden of debt on students.

Tell us what having a Heritage RESP has meant to you as you work towards achieving your goals and realizing your dreams for the future. In this way, you will help parents (and grandparents) understand the difference some action now can make and the tremendous gift they can give their child. After all, it's not just about money, it's about peace of mind and the freedom knowing that when they finish their post-secondary schooling they won't be starting out with a huge student debt.

On the second page of this letter, you will find the *Tell Us Your Story* form. Please tell us your story, including your contact information so that we can be in touch to let you know what a difference your sharing has made in the lives of parents and children.

Sincerely,

Marjorie Cullen
Director, Marketing & Communications
Heritage Education Funds Inc.

Heritage Education Funds is the trade name of Heritage Education Funds Inc. Heritage RESPs are offered by Prospectus only.

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