



February 11, 2002

Ian Polzin
c/o HUB Financial Inc.
220-15 Allstate Parkway
Markham, Ontario
L3R 5B4

Dear Ian:

Re: PACE and Continuing Education Credits Certificate

This is to confirm your attendance at the Maritime Life seminar that took place on
Wednesday, February 6, 2002.

- What Product, Where? CE 4971
- Critical Needs CE 6221

This allows you 3.5 PACE Credits and 3.5 Continuing Education Credits.

Yours truly,

Chris James
Regional Marketing Consultant
Southwestern Ontario Region