

Dear Client,

The 2008 year has been a rollercoaster ride for investors and financial institutions punctuated by market highs and extreme volatility. While this has been a difficult environment for our clients, partners, and staff to operate in, 2008 has been a year of growth for our firm. We'd like to take this opportunity to share some of these developments with you.

**Our New Name, Logo, Brand:**

We are proud to announce our new name and logo: *MGI Financial Inc.* After careful consideration, it was decided that a re-branding of Rice Financial Group was required to support the expansion and integration of the current and future services we offer under a single umbrella company known as MGI Wealth.

Over the weeks ahead, our advertising, signage, stationary and business cards will be changed to reflect the new name of the firm. Contact your local branch or advisor for more information.

MGI Financial will continue to provide you with the same great service you have come to know and trust. **Our management team and ownership structure have not changed.**



**Your Annual Statement**

Your enclosed annual statement provides a record of all investments you have transacted through MGI Financial (formerly Rice Financial Group) between January 1, 2008 and November 30, 2008.

While our normal reporting period is the calendar year (January 1 to December 31) you will notice that the enclosed statement is for the period January 1 to November 30. This reporting period was chosen to accommodate the upgrade to our technology platform on December 1 that will provide both you and your advisor with a more sophisticated and efficient system to better serve your needs. The 2009 annual statement will have a new look and a slightly different reporting format and will cover the period December 1, 2008 to December 31, 2009. Your MGI Financial advisor will be able to provide you with a preview of the new statement format at your next appointment.

....continued

### **Market Commentary**

The recent market turmoil has created tremendous anxiety, uncertainty and a lack of confidence in the world markets. As Canada's largest independent deposit broker, we believe that providing our clients with guaranteed investments as well as equity based investments is most appropriate regardless of the investment environment. We understand that a number of clients may want to take advantage of a perceived discounted marketplace and invest money in equity based investments, while others will prefer to invest in fixed income instruments such as GICs. MGI Financial consistently provides the most competitive rates on fixed income vehicles as we do business with over 120 financial institutions. Our advisor network has a great deal of experience and knowledge in all aspects of the investment, financial and estate planning business. During uncertain times, advice and counsel are key ingredients for building an appropriate investment strategy that meets with your lifestyle goals; therefore, we encourage you to meet with your advisor and review your financial and investment plan.

### **Comprehensive Services**

Despite the current world economic conditions, 2008 has been a very exciting year for MGI Wealth. In addition to rolling out our new technology platform, we have also expanded our product and service offerings. Our advisor network has access to expertise in the areas of financial, estate and tax planning, mortgage, life insurance, group benefits and group retirement services. We are also pleased to announce that MGI Wealth will be offering money management training for your children and grandchildren in the 2009 year through our partner organization *Kids Ride to Riches*. We encourage you to speak with your MGI/Rice Financial advisor to learn more.

Thank you for entrusting MGI Wealth to guide you through the process of planning for your future. We look forward to working with you via your advisor throughout 2009 and beyond to help you achieve all of your lifestyle planning objectives. At MGI Wealth, we know your "net worth...is more than a number."

Sincerely

A handwritten signature in black ink, appearing to read 'Dave Velanoff', with a stylized flourish at the end.

Dave Velanoff  
President & CEO