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JIM PATTISON
Chairman & Chief Executive Officer

July 28, 2014

**Alex Chan
IDC Worldsource Insurance
102 – 2017 92A Avenue
Langley, BC V1M 3A5**

Dear Mr. Chan:

This letter is in response to your request to me for a testimonial letter stating how the “ Living Benefits “ of Life Insurance helped me.

Through personal experience I discovered that life insurance has other assets in addition to protection of ones present or future family.

The business world, I discovered, has an interest in Life Insurance. Much of the world’s business is carried on by credit, and bank applications for a line of credit are accompanied by, as a rule, a statement of affairs which requests information as to the amount of life insurance carried.

When I decided to open my first business which was a General Motors automobile dealership franchise at the corner of 18th & Cambie, I discovered a “ Living Benefit “ of life insurance, that of borrowing collateral.

When I approached the Royal Bank of Canada for additional capital, the cash values in my life insurance policies were a valuable asset that the Bank manager used in determining whether or not a loan would be granted.

If it wasn't for the cash values in my life insurance policies the bank may have decided against granting me the necessary capital to begin my first business endeavour.

I am certainly an advocate of life insurance as a vehicle to help a young person take advantage of business opportunities that may present themselves in the future.

It happened to me, and it could happen to others.

I am grateful for the " Living Benefits " of life insurance.

You have my permission to use this letter in your sales presentation.

A handwritten signature in black ink, appearing to read "Pattison", is written over a horizontal line. The signature is enclosed within a large, loopy oval shape that extends downwards and to the right, crossing the horizontal line again.

Jim Pattison