



## Notice of Transfer to the Self-Determined Option

This form is important and is to be completed by the Subscriber(s) and returned to our office **by July 1<sup>st</sup> if the Self-Determined Option is selected. Once the Savings is released, the option cannot be changed.**

**CONTRACT NUMBER:**

### SUBSCRIBER INFORMATION

SUBSCRIBER:

ADDRESS:

### JOINT SUBSCRIBER INFORMATION (if applicable)

JOINT SUBSCRIBER:

ADDRESS:

### BENEFICIARY INFORMATION

BENEFICIARY:

ADDRESS:

### AUTHORIZATION AND ACKNOWLEDGEMENT

*I/We, the undersigned, hereby select the Self-Determined Option as described in the Scholarship Agreement and agree that the Interest in the Group Plan is to be transferred to the Self-Determined Option.*

*I/We understand that we cannot change back to the Scholarship Option once this selection is made.*

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Subscriber's Signature

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Date

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Joint Subscriber's Signature

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Date

## Maturity Reminder Notice

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CONTRACT NUMBER

DATE

EDUCATION SAVINGS PLAN BENEFICIARY

YOUR SALES REPRESENTATIVE AND CONTACT PHONE NUMBER

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**We are pleased to advise you that your Heritage International Scholarship Plan is scheduled to mature on July 31, 2011.** This is an important event and we would like you to receive the greatest possible benefits from your Plan.

The following options are available.

- **Scholarship Option**
- Self-Determined Option
- Substitution of Beneficiary

**IMPORTANT NOTES:**

**1. If you remain under the Scholarship Pay-out Option, we do not require the enclosed form.** Your Savings will be returned to you after July 31<sup>st</sup>.

**2. If the Self-Determined Option (“SDO”) is selected, the enclosed form must be completed and returned to us by July 1<sup>st</sup>.** Once this is received and approved, your Savings and Interest will be returned to you after July 31<sup>st</sup>.

**3. Your Maturity cheque will be sent to your local Heritage agency, if applicable, for distribution. Please contact the agency for your cheque.**

***Under the Scholarship Option:***

- Proof of Beneficiary’s enrollment at a recognized post-secondary institution anywhere in the world is required. The program of study must be a minimum of two years in length, **requiring full-time attendance for at least 6 months in each academic year.**
- The Year of Eligibility is the second year of academic studies when the Beneficiary may apply for his/her first Scholarship pay-out.
- A Scholarship package will be mailed in the spring of the Year of Eligibility. The Scholarship Application must be completed and returned before August 15<sup>th</sup>.
- The first Scholarship pay-out may be postponed for a maximum of two years, one calendar year at a time.
- Either the 2<sup>nd</sup> or 3<sup>rd</sup> Scholarship pay-out may be deferred for a maximum of one calendar year.
- Membership Fees are returned if the Beneficiary was enrolled into the Heritage International Scholarship Plan prior to December 1996.

***Under the Self-Determined Option:***

- This option is suitable for Beneficiaries who enroll in a full-time post-secondary program that is less than 2 years or who is not attending a program at all.
- Membership Fees are not returned under this option.
- Interest earned on the Savings is paid to the Subscriber(s).

***For Substitution of Beneficiary:***

- A Beneficiary may be substituted to another person as long as both the original and new Beneficiary is less than 22 years of age.
- If selected prior to the Maturity Date, adjustments to the contributions and Interest earned may be required. Please contact our Customer Service Department at 1.416.502.2500 or your local agency if you wish to proceed with this option.
- The Maturity Date and the Year of Eligibility may be adjusted for the new Beneficiary.

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**Thank you for choosing Heritage Education Funds International**