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May 31, 2010

Saskatchewan Ministry of Finance
9th Floor, 2350 Albert Street
Regina SK S4P 4A6

Dear Sir or Madam:

Re: Canada's Retirement Income System

Advocis is pleased to provide its comments on improving Canada's retirement income system and retirement income adequacy for Canadians.

Advocis, The Financial Advisors Association of Canada, is Canada's oldest and largest voluntary professional membership association of financial advisors and planners. We represent life and health insurance licensees and mutual fund and securities registrants across the country. Advocis members pride themselves on the service and advice delivered to individuals and the business community, particularly small-and medium-sized companies through the provision of professional financial advice and insurance and financial service products. This includes group RRSPs, deferred profit sharing plans and defined contribution ("DC") plans (hereinafter referred to collectively as "Capital Accumulation Plans or "CAP Plans") and defined benefit ("DB") plans.

Please find enclosed a copy of its federal submission on the retirement income system.

Yours sincerely,

A handwritten signature in black ink, appearing to read "Greg Pollock". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Greg Pollock
President and CEO

A handwritten signature in black ink, appearing to read "Terry Zavitz". The signature is cursive and somewhat stylized.

Terry Zavitz, CFP, CLU, RHU, GBA, EPC
Chair, National Board of Directors