



Montreal, November 19, 2008

Letter from Deloitte & Touche LLP dated September 5, 2008

Deloitte & Touche LLP, auditor of PEAK Investment Services Inc. and PEAK Securities Inc., attests that during the course of its audits, nothing was identified that would lead Deloitte to believe that any backed commercial paper investments were held by either entity.

PEAK's President & CEO, Robert Frances, distributes comfort letter to PEAK Advisors reassuring them of PEAK's financial stability and strength.

About PEAK Financial Group

Established in 1992, PEAK Financial Group, Canada's premiere independent financial group, is a network representing more than 600 Advisors attentive to the needs of over 100,000 Canadian investors, from coast to coast. PEAK Financial Group has over \$5 billion in assets under administration and \$2 billion of life insurance in force. Comprised of 4 member companies, PEAK Investment Services Inc., PEAK Securities Inc., PEAK Financial Services Inc. and PEAK Insurance Services Inc., PEAK regularly is awarded a place as one of Canada's 100 fastest growing companies, according to *PROFIT* magazine.

Information :

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September 5, 2008

Mr. Robert Frances
President & Chief Executive Officer
PEAK Investment Services Inc.
Chairman of the Board
PEAK Securities Inc.
2000 Mansfield
18th floor
Montreal QC H3A 3A6

We are the auditors of PEAK Securities Inc. and PEAK Investment Services Inc. We have audited the financial statements of PEAK Securities Inc. and of PEAK Investment Services Inc. for the years ended April 30, 2008 and 2007.

Our audits were conducted in accordance with Canadian Generally Accepted Auditing Standards. We issued unqualified audit opinions for PEAK Securities Inc. as of June 12, 2008 and June 13, 2007 and for PEAK Investment Services Inc. as of July 16, 2008 and July 10, 2007.

During the course of our audits, nothing was identified that would lead us to believe that any asset backed commercial paper investments were held by either entity. No additional procedures were deemed necessary in order to identify such investments and therefore our conclusion is limited by the scope of our audit procedures.



Yours truly,

Dominic Delli Colli
Partner
Audit
Deloitte & Touche LLP



Independence
INTEGRITY ABOVE ALL



Date: November 11, 2008

From: PEAK Investment Services Inc.

Dear Investor,

In the last few months, we have witnessed many historic events in the financial news. In this environment of uncertainty we felt it would be important to confirm certain facts about PEAK.

I am pleased to report that Our Company has had no holdings in Asset-Backed Commercial Paper and we continue to avoid these investments to this date. Since the inception of the first PEAK company in 1992, our disciplined approach in managing our financial affairs has helped ensure our financial stability and strength.

Coupled with this discipline is our determination to remain the most highly reputed and complete source of financial products and services for independent financial advisors. As a valued member of the PEAK Financial Group Network, your advisor benefits from one of the most comprehensive selection of products, services, and tools in the industry, all available with the assurance that comes from knowing that PEAK is owned independently from any of the product suppliers. This separation of product ownership and advice ensures that your advisor works for you and you only.

It is in times like these that we remind ourselves of the importance of a clear financial plan and strategies to achieve its goals. As one of the 100,000 investors who rely on over 600 independent financial advisors, planners, and employees in the PEAK Network, you have access to a wide range of products and account types, many which are protected by several investor protection programs. Your Financial Advisor can confirm which programs protect you.

We are proud to be associated with your Advisor and we will continue to support him or her through our independence and strict attention to always maintaining our integrity.

Sincerely,

Robert A. Frances
President & CEO
PEAK Investment Services Inc.



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It is in times like these that we remind ourselves of the importance of a clear financial plan and strategies to achieve its goals. As one of the 100,000 investors who rely on over 600 independent financial advisors, planners, and employees in the PEAK Network, you have access to a wide range of products and account types, many which are protected by several investor protection programs. Your Financial Advisor can confirm which programs protect you.

We are proud to be associated with your Advisor and we will continue to support him or her through our independence and strict attention to always maintaining our integrity.

Sincerely,

Robert A. Frances
Chairman of the Board of Directors
PEAK Securities Inc.