



investments • brokerage services • retirement planning

CircleVision Financial Planning | www.cfal.com

August 31, 2020

Dear Member,

Re: The Blue Marlin Retirement Plan
Personal Accident Insurance

We wish to advise that the additional benefit known as the Personal Accident Coverage is no longer available to Members of the Blue Marlin Retirement Plan.

This benefit is renewed annually via our affiliate, Colina Insurance Ltd., whose international Underwriters decided to discontinue coverage due to:

- a. Losses and increased exposure in the international market
- b. The exposure on the small premium size of the Blue Marlin portfolio
- c. The increase in complexities to cover such premiums, particularly in this pandemic era.

We thank you for your continued trust in CFAL to manage your Individual Retirement Account.

Should you have any questions, please feel to contact us at www.cfal.com

Yours truly,

Two handwritten signatures in blue ink. The first signature appears to be 'D. Thuyton' and the second is 'A. Ascul'.

Colina Financial Advisors Ltd., Administrator