



Mr Bradley G Fraser



September 7, 2005

Dear Sir:

The purpose of this letter is to give you further information about your Canada Pension Plan (CPP) Disability benefit in addition to the Notice of Entitlement you will receive soon. We also include tax information to help you understand how income tax can effect your CPP disability benefit as it is taxable.

CPP Reimbursement to Insurer

CPP is paying \$14,575.04 directly to your insurance company, Sun Life of Canada, because you have signed a consent form allowing us to pay them back for the period you were eligible to receive both benefits. This amount is for the period of May 2004 to August 2005.



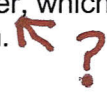
Payment Explanation Statement



We have enclosed a Payment Explanation Statement showing the amount paid to your insurance company and the net amount paid to you. It is very important that you include this statement with your next tax return. There are two copies of the statement: **Copy 1** is for your records and **Copy 2** is to be attached to your tax return.

Tax Information and CPP Disability Benefits

CPP Disability benefit is taxable income under the Income Tax Act. Please read the enclosed Tax Information Sheet for reimbursement to a private insurer, which contains important information you will need when you file your next tax return.



Call us if you have any questions

If you have any questions about this letter, you can contact us at the address provided below or by calling our toll free number 1-800-277-9914 (English) or 1-800-277-9915 (French). If you have a hearing or speech impairment and you use a telescriptor (TDD/TTY) device, call 1 (800) 255-4786. When you contact us, please give us the Client Identification Number 627846637

For more information about Canada Pension Plan Disability, please visit our website at: www.sdc.gc.ca/en/isp/cpp/disaben.shtml

Yours truly,

U-Ajayi

U. Ajayi
Service Delivery Agent

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TELEPHONE NUMBERS

In Canada or the United States, call:
English 1 800 277- 9914
French 1 800 277- 9915
T.T.Y./ Teletypewriter Users Only 1 800 255- 4786
If outside Canada or the United States,
call: 1-613-990-2244