

MESSAGE FROM THE PRESIDENT



Sam Bouji
President and CEO
Global Educational
Trust Foundation

Last year and early 2009 marked a very turbulent time for the financial markets. Many investors around the world experienced severe volatility and losses in their various investment, retirement and education savings plans.

During this stressful time, I'm sure many investors had

sleepless nights worrying about their savings.

Although the trouble in the financial markets may continue throughout 2009, Global Educational Trust Foundation (Foundation) understands the importance you place on saving for your children's future education. We realize that you don't want to take unnecessary risk with your child's future.

Financial Overview

While other types of investments may have had losses, the Global Educational Trust Plan (Global Plan) continues to provide positive returns.

The Global Plans return on investment was 4.6% for the year ending December 31, 2008 before applicable fees. For the last ten years, the average return on investment before fees was 5.7%. Total assets of the Global Plan as at December 31, 2008 increased to over \$240 million.

With the Global Plans low risk investments, access to government grants and many flexible options, more parents are opening the Global Plan. The number of Global Plans increased more than 11% year over year—more than 9,600 children enrolled in the Global Plan in 2008.

Last year also marked our tenth anniversary. Since our inception over ten years ago, the Global Plan has provided families with approximately \$39 million in funding to help pay for a variety of education-related

expenses like books, accommodations and tuition. In 2008 alone, over \$14 million was made available to families.

CLICKin to Win Contest

With all the financial uncertainty in the economy as well as expenses related to raising a family, I'm sure that many parents have postponed or eliminated major vacation plans.

Spending quality time with family is important. And a family vacation is often a chance for parents to unwind and build stronger bonds with their children.

So in addition to helping you save for your children's future, Global wants to help you create fun and exciting memories that will last a lifetime.

I would like to invite you to enter in the CLICKin to Win Contest for a chance to win a trip for a family of four to Disney World in Florida. Prize is courtesy of our

primary distributor, Global Educational Marketing Corporation.

Please visit www.globalfinancial.ca/click for more details and to enter the contest.

We've Moved

At Global, one of our goals is to continue improving our service to our clients. I am pleased to announce that the Foundation has moved to 100 Mural Street in Richmond Hill, Ontario.

The new location allows the Foundation and other members of the Global family of companies to be within one central location. As a result, the Foundation has opportunities to increase business efficiencies, cost-savings and improve overall service.

On behalf of Global, we appreciate your on-going support. We look forward to helping you and other parents save for their children's future education.

Sam Bouji
President and CEO

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