



Valueland Mortgages
Always Low Rates

Dear HR Director:

No Cost Employee Benefits Program

Saving your employees' money is to increase their salary or benefits!

Many of your employees carry a mortgage for their homes. Valueland has delivered low rate mortgages to its clients since 2002. A low rate saves money.

If you compare today's offers of five-year mortgages from a major bank and Valueland, you will be amazed that Valueland offers lower rates. We can save your employee \$10,000 in five years for a \$200,000 mortgage! By working with Valueland, you have effectively given your employees a salary increase, tax-free! Happy employees deliver better results.

We customize the services for your employees! As the head of your employee services, you know that this turn-key employee benefit opportunity is not to miss and you can get it at no cost to your company.

You can find more information on this exciting program at the following web address:

http://www.valueland.ca/english/no_cost_employee_benefits_program.html

Please review the information and join this program today. To discuss this innovative program further, please call me at 416-238-2698.

Yours truly,

Martin Shao
President

"This program saves our employees' time and money. Extra benefits at no charge to us. We highly recommend this program." - FAWOO Canada