

Subject proposed NI 31-103

Regarding the above proposal:

I would like to take this opportunity to object to the detailed "know your client form" that is proposed.

We do have privacy legislation in this country for a reason and once people have reached the age of majority

they become responsible for their own finances and as long as they are not breaking any laws, they should be allowed to invest their money as they see fit.

thank you for your time and attention

Roberta Hardern

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