

Mr. Stevenson,

I have studied the proposals for the amendments to NI 31-103 and will advance my full support behind the comments and recommendations submitted to you by both IFIC and my dealer Independent Planning Group Inc.

I have been in the financial services business for over 27 years and over that span have never had an issue disclosing any costs or compensation to clients, voluntarily I might add. Given the information to be disclosed in the Point of Sale documents and the simplified prospectus I find the new proposals to be redundant and will end up causing massive confusion to the average mutual fund investor.

Maybe it would also be appropriate for the Superintendent of Insurance to also demand full disclosure and costs of insurance products as well. Why pick on the mutual fund industry alone?

Respectfully submitted

Murray A. Child, CFP, R.F.P.
President

MDK/Child Financial Advisors
"We Simplify Success."
Independent Planning Group Inc.
Suite #207, 187 King St. S.
Waterloo, ON N2J 1R1
Phone (519) 888-6160
Cell (519) 573-6160
Fax (519) 888-6474
murray@mdkchild.com

This email and any files transmitted may contain information which is personal and confidential. If you are not one of the intended recipients of this message, please advise the sender immediately by reply e-mail and delete this message and attachments without retaining a copy. You should not disseminate, distribute or copy this e-mail. To the extent this e-mail is confidential, it shall be treated as confidential and the information in it may not be used or disclosed except for the purpose for which it has been sent. Please note that any views or opinions presented in this email are solely those of the author and do not necessarily represent those of MDK/Child Financial Advisors or Independent Planning Group Inc. Finally, the recipient should check this email and any attachments for the presence of viruses. MDK/Child Financial Advisors or Independent Planning Group Inc. accepts no liability for any damage caused by any virus transmitted by this email.