

Dear Sir/Madame:

I am glad to see that the OSC is finally considering banning these ridiculous trailer fees. Why am I paying these exorbitant costs even if I've received no service at all from my advisor in the last year??? Most investors aren't even aware that they're being gauged for this money, let alone that it is taken from them even if the fund lost money.

The current situation is an absolute disgrace, not to mention that it constitutes a conflict of interest on the part of the advisor. If the OSC is really concerned about fairness, transparency and consumer confidence in the markets, why you allowed trailer fees to begin with is certainly a question of interest to me.

Sincerely,
Tiina Baumbach