

Dear Sir/ Madam

It is nice to see the OSC is looking into mutual fund fees & i feel this is long overdue, i am in a debate at the moment with TD Waterhouse as i am looking to purchase a fund & require no advice from an advisor & will enter the order myself in my online account but will still be charged a 1% trailer fee to be paid to my advisor, my question to them is that if i am entering the order myself & i am not using an advisor why should i pay the fee & where does it go? they have no answer, i understand that legally they can do this but can't believe a company can just charge for something i don't even need and get away with it. Thank you, Rick