

From: "James Gies" <jimgies@cyberbeach.net>
To: <jointforum@fsco.gov.on.ca>
Date: Tue, Oct 2, 2007 2:32 PM
Subject: FW: key facts pages

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-----Original Message-----

From: James Gies [mailto:jimgies@cyberbeach.net]
Sent: October 2, 2007 2:24 PM
To: 'jointforum@fisco.gov.on.ca'
Subject: key facts pages

First of all isn't negotiating commissions under the life insurance act a form of rebating? Also if a client makes a purchase and decides 2 months later to start a monthly deposit to deluge him/her with a mountain of the same paper. I believe in full disclosure but the hurdles I don't believe will serve the client that well and will harm the seg fund industry as well as a huge burden and costs upon the agent Information folders and other pertinent documents should be given and explained at point of sale as well as requested and upon scheduled reviews. I believed the industry is beginning to become over regulated

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