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**To:** <jointforum@fsco.gov.on.ca>  
**Date:** Fri, Oct 12, 2007 2:41 PM  
**Subject:** Point of Sale Disclosure Comments

Hello Joint Forum Project Office

Subject - My comments on the proposed Point of Sale Disclosure Document and Process.

I submit these after reading some of the industry published open letter feedback so far.

My thoughts are that this clear simple disclosure including fees is very important. Although some in the industry appear to be trying to make a point that it will slow down trades ( on what are supposed to be long term investment products - go figure ) this can easily be overcome by potentially the following possibilities when other forms of presentation of the document are not deemed possible, secure enough, or accessible -

1 - The SEDAR type system document link process.

and/or

2- Confirmed verbal reading of the disclosure to clients on the phone. This could be done live by the rep or transfer to the applicable disclosure taped message and then back to the rep for the trade. This would take max five additional minutes for all involved and actually probably would be the best way for everyone to ensure that the consumer has received and understands this simplified but important short form information.

Thanks for your consideration of these comments.

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