

To John Stevenson and Honorable Iris Evans

This e-mail is to inform you about my thoughts on one of the proposed Regulatory Changes Regarding Investments.

One of the changes that I have been made aware of is the divulging of personal financial information to the sales person, who may in turn not sell you "their product" if they deem it unsuitable for you.

I do not feel it necessary for a sales person to decide whether or not I can or can't invest. This is no different than when you purchase a vehicle, fridge or otherwise. The sales persons job is to sell you the right product. If you pay cash it is your prerogative, if you finance your purchase it is up to the lending institution to determine if you can afford it.

At no point should it be up to the salesperson to determine whether the investment is suitable for you based on your financial situation.

Clarence Kooistra