



December 18, 2008

Ontario Securities Commission  
20 Queen Street, Suite 1903  
Box 55  
Toronto, ON M5H 3S8

Attention: John Stevenson, Secretary

RE: Framework 81-406, Changes to Point of Sale Disclosure for Mutual Funds and Segregated Funds

Dear Mr. Stevenson,

Brownstone Investment Planning Inc. (BIPI) has reviewed the Framework 81-406 Point of Sale Disclosures for mutual funds and segregated funds. We are fully in support of the intent of improving the disclosures for investors through a solution that is simpler and more meaningful. We are very concerned with the proposed delivery requirements that are currently outlined. These requirements will be costly to implement and administratively burdensome on the investment industry and the investing public.

BIPI is in support of the IFIC proposal surrounding the implementation and a more extensive comment period regarding the delivery requirements.

If you have any further questions with regard to our position, please feel free to contact me at 204 944 9911.

Sincerely,

John Simpson  
Vice President