To whom it may concern:

I have been offering exempt products since 2004. Overall, it has been a positive experience for my clients. More so than the stock market mutual funds. I believe that this now regulated line of business has matured to be a viable source of good investment returns for the average Joe who meets the criteria. This comment that I took from the "comment section": A small number of commenters expressed strong opposition to incorporation, characterizing it as "highly inappropriate and injurious to investor protection". This is in my opinion, a statement of jealousy. It will only be a matter of time where banks will see they are losing too much money to exempt products & start to lobby the regulators/MFDA or whoever makes these decisions to let them offer them too in addition to their stock market mutual funds.

Is the raising of capital under a regulated structure legal or not? If it's a legal means of raising capital for small businesses then the question of allowing DRs to be incorporated is something that is probably being decided by a department that shouldn't be doing this.

Best regards,

Ron Lepine

Dealer Rep for Private Equity & Life Insurance Products

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