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[consultation-en-](#)

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and

Me

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The Secretary
Ontario Securities Commission
20 Queen Street West
22nd Floor
Toronto, Ontario M5H 3S8

Re: CSA Proposed Amendments Relating to the Offering Memorandum Exemption

Dear Madams:

I am writing to comment on the proposed amendments to NI 45-106, in particular the proposed annual investment limits for non-accredited investors.

· The freedom to invest in the exempt market should not be limited to the very rich, with everyone else having a small annual contribution limit.

- Building an investment portfolio is an individualized process and I should not have my choices and options limited based on "boxed" annual contribution room limits because of the bad past experienced by a small percentage of the investing population who chose not to diversify.

- I, like some other investors, do not look at the illiquidity in exempt market investments as a "risk" and actually prefer having some of my assets sheltered from fluctuations of the public markets.

- I believe the government regulatory regime is overstepping their bounds and interfering with my personal choices and freedoms as an investor.

- I do not wish to have government policy ultimately decide where and how I should invest their money, it is a highly personal decision based not only on my income and net worth, but my sophistication, risk tolerance, goals and preferences.

- I am aware of the risks (and opportunities) of investing in the exempt market and believe existing rules are adequate.

This submission is being made on my own behalf.

If you would like further elaboration on my comments, please feel free to contact me at **henrieke.cornet@outlook.com**

Regards,

Henriette Cornet