



September 27th 2013

Financial Services Commission of Ontario
Att'n: Mr. Jim Fox – Senior Policy Analyst
Licensing and Market Conduct Division
5160 Yonge Street, Box 85
Toronto ON M2N 6L9

Dear Mr. Fox,

I wish to thank you and the Financial Service Commission of Ontario (FSCO) in approaching us on these important issues.

With regards to the matters discussed in the consultation, I agree that FSCO, should have the ability under *extreme* cases to issue interim orders in order to protect the consumers. An advisor should not be able to sell insurance product while we go through the process of review, if he/she has completed steps which are not to the best interest of the consumer.

As well the Superintendent should have the ability to withhold the surrender request of a license in the event that all investigation has not been completed. Once again the consumer needs to be protected from all possible outcomes.

The one area which the FSCO needs to pay particular *attention* is the ability to maintain proper representation from the field at the Tribunal level or similar process, as well as including the advisors to impose monetary penalties. The process for AMPs should include advisors.

I would welcome the opportunity to sit on committees while this process is being evaluated, as well to expand on the above mentioned point.

If anything, we need to be more involved!

Yours Sincerely,



Jacques Duplain
President