

Sent: August 12, 2013

To: Tyler Fleming

Subject: Terms of Reference consultation

Attention: Mr. Tyler Fleming

I would like to voice my opposition to the proposed changes. As someone who has encountered the OBSI "experience" first hand the last thing I would want to see is these proposals approved that will make OBSI less effective and attractive to complainants.

If the current board is unwilling to be part of a twenty first century Ombudsman service perhaps they should make room for those who do.

Older people especially will recoil at having to deal with two Ombudsman services if they were sold an expensive Segregated fund. The dealer complaint handling process is enough to suck the life out of them.

Accordingly, I would like to support the practical and constructive recommendations made by Kenmar Associates in their Comment letter to you.

It would be an honor to see my support for the Kenmar recommendations publicly revealed on the OBSI website.

Sincerely,

Millie Jagdeo