

From: [Lynn Curtin Lange](#)
To: [Member Regulation Policy](#)
Cc: [CIRO-Reporting; TradingandMarkets@osc.ca; Lynn Curtin Lange](#)
Subject: FW: Support for CRO's Incorporated Approved Person Proposal
Date: Wednesday, September 16, 2026 12:06:45 PM

[EXTERNAL EMAIL / COURRIEL EXTERNE]

To whom it may concern:

I am writing to express my support for CRO's proposed adoption of the Incorporated Approved Person compensation option.

From the perspective of the independent channel, this is a necessary modernization. Many independent advisors operate regulated professional practices, with staff, infrastructure, succession obligations, compliance responsibilities, and long-term client relationships. The regulatory framework should reflect that reality.

Importantly, this proposal does not weaken investor protection. It brings the advisor-owned corporation inside the regulatory perimeter, preserves dealer supervision, maintains individual accountability, and creates clearer contractual obligations among the dealer, the Approved Person, and the corporation.

The investing public is better served when advisory practices are durable, professionally managed, succession-ready, and able to reinvest in people, systems, technology, and client service.

Stronger independent practices also preserve meaningful choice for Canadian investors and help ensure that regulated advice does not become overly concentrated in a small number of institutionally controlled channels.

In my view, this proposal makes the industry stronger, safer, and more competitive. It harmonizes inconsistent treatment across channels, improves business continuity, supports access to advice, and does so without compromising the core investor-protection framework.

For these reasons, I support the proposed amendments.

Lynn Curtin Lange, B.MATH, CIM®, CPA CMA
Senior Portfolio Manager, Senior Wealth Advisor
E: Lynn.curtinlange@manulifewealth.ca

North Shore Wealth Management
Manulife Wealth Inc.

202-1100 Walkers Line, Burlington, ON L7N2G3
DL: 905.331.3620 | Branch: 905.332.7861 | TF: 1.888.883.2250 | F: 905.639.4431 |



Manulife Wealth

NOTICE: This message is only to be read by the addressee and is not for public distribution. The sender is not responsible for distribution of this message beyond the addressee intended. All information in this message is confidential to the addressee and should be treated as such. If you prefer not to receive future emails, please respond to this email with unsubscribe in the subject. To ensure that trading instructions are received and executed timely and accurately, please do not send any trading instructions via e-mail. Please contact me directly at [\(905\) 332-7861](tel:905-332-7861).