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[EXTERNAL EMAIL / COURRIEL EXTERNE]

Hi,

I am a young rep working in the province of Quebec. Here are my answers.

Question number 1: I think an interim use of the directed commission approach would be best for a few reasons.

The reps have been waiting for years for this while various professionals have access to incorporations (doctors, lawyers, real estate agents, etc.). I find the IAP approach better since it puts less stress on the dealer.

Question number 2: I don't think so. At the end of the day, reps just want to have the choice to incorporate for various reasons, including risk management, tax efficiency, partnership, estate, etc.

Question number 3: No

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