

August 26, 2026

Member Regulation Policy
Canadian Investment Regulatory Organization (CIRO)
Suite 2600, 40 Temperance Street
Toronto, ON M5H 0B4
Email: memberpolicymailbox@ciro.ca

cc:

Trading and Markets, Ontario Securities Commission – TradingandMarkets@osc.gov.on.ca
Market Oversight, Alberta Securities Commission – CIRO-Reporting@asc.ca

Re: Support for Proposed Incorporated Approved Person Compensation Option (CIRO Bulletin 26-0150)

To Whom It May Concern,

I am writing as a financial advisor with **CI Assante Wealth Management** to express my support for the letter CI Wealth submitted on CIRO's proposed rule amendments relating to the adoption of an Incorporated Approved Person compensation option.

The proposal represents an important modernization of the Canadian wealth management industry. Advisors today operate sophisticated businesses that often provide comprehensive financial planning, retirement planning, insurance, estate planning, and wealth management services to Canadian families and businesses. The proposed framework better reflects the realities of how advisory practices operate while maintaining appropriate regulatory oversight and investor protection.

I believe the proposed incorporated advisor model will create greater consistency across registration categories and eliminate regulatory distinctions that currently result in different outcomes for advisors performing substantially similar functions. This harmonization will support a more efficient and competitive wealth management industry.

The ability to operate through an incorporated structure will also provide advisors with greater flexibility to invest in their businesses, support succession planning, recruit and develop future advisors, and enhance the long-term sustainability of advisory practices. These benefits can ultimately improve access to professional financial advice for Canadian investors.

Importantly, I support the continuation of appropriate investor protection safeguards and dealer supervision requirements. The proposed framework preserves the principle that advisors remain accountable for their conduct while allowing greater business flexibility.

I encourage CIRO to move forward with the proposal and implement a practical transition process that allows existing advisors to adopt the new framework efficiently and with minimal administrative burden.

Thank you for the opportunity to provide my comments and support for this important initiative.

Sincerely,

DocuSigned by:
Crystal Rooks
67A540682F13412... Aug 26, 2026 | 16:05 EDT

Crystal Rooks

**Wealth Management Advisor
Assante Capital Management LTD.
Kingston, Ontario**

Certificate Of Completion

Envelope Id: FA385434-382D-8ED3-816A-9E6A3F5C45A2
 Subject: Complete with Docusign: CIRO response to CIRO Bulletin 26-0150 (1).docx
 Source Envelope:
 Document Pages: 2
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Status: Completed
 Envelope Originator:
 Suzanne Elliott
 199 Bay Street, Suite 2700
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Status: Original
 8/26/2026 3:59:37 PM
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Crystal Rooks
 crystal.rooks@assante.com
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 Signed: 8/26/2026 4:05:51 PM

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 Workflow Description: Recipient will need to authenticate with their phone number via SMS or a phone call
 Transaction Unique ID: 6064e5e6-435c-5550-9556-2cf094a7a0ba
 Result: Phone Verification Passed
 Selected Method: SMS
 Phone Number: +1 613-561-6896
 VendorReferenceId: 81d6c689-edbf-4a78-b519-fc04f97d63aa
 Performed: 8/26/2026 4:05:40 PM

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Carbon Copy Events	Status	Timestamp
Witness Events	Signature	Timestamp
Notary Events	Signature	Timestamp
Envelope Summary Events	Status	Timestamps
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