

From: Bob [mailto:urrobo@comcast.net]
Sent: Monday, July 13, 2015 3:46 PM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

I am almost 80 years old and have been trading my self directed IRA for approximately 30 years since I retired in the 80's due to . My IRA was never large to start with since IRA's were not available in most of my working life,
My wife and I are now living a lower middle class life compared to the middle class life we led until about 10 years ago. If we had to pay for a fiduciary advisor to make our choices for us we would have less assets to live on, therefore please don't consider any control of our way living. Government regulations are not the answer, if U think people are being taken advantage of by advisors or stock brokers let the SEC or other Government Agencies look into specific cases and make examples of them. Regulations are just another expense for every one including the Gov't.

Thanks for your consideration.

Robert Allen
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