

From: madametrz . [mailto:madametrz@gmail.com]
Sent: Tuesday, July 21, 2015 1:51 PM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

As a licensed financial profession living in Maryland, I work hard every day on behalf of my clients to help them reach their retirement objectives. As such, I am concerned that the Department of Labor's (DOL) proposed fiduciary standard for retirement accounts will unnecessarily raise clients' costs and limit access to their choice of investments and to professional investment guidance. We can all agree that Americans should be doing more to save for retirement and that they deserve a retirement system that is open, accessible and transparent. Today, people can choose to receive services in a number of ways to help them prepare for retirement. In my view, the DOL's proposal will create a marketplace that is less open and accessible. A better approach is for Congress to adopt a best interest standard that works for my clients- one that preserves access to investor education and allows them to choose how they work with a Financial Advisor in a way that best suits their needs. I support the creation of a uniformed best interest standard that governs the conduct of all dealings between Financial Advisors and customers, in both retirement and traditional brokerage accounts. In my view, the DOL's proposal will create a marketplace that is less open and accessible. A better approach is for Congress to adopt a best interest standard that works for my clients—one that preserves access to investor education and allows them to choose how they work with a Financial Advisor in a way that best suits their needs.

Respectfully yours,

Tina Zemba