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Sent: Monday, August 10, 2015 4:31 PM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32 Conflict of Interest

Dear Sir or Madam

Please withdraw your support for the above proposal.

The rule would unnecessarily punish my clients and severely restrict the level of service that I can provide. A large pool of investors would be left without quality counsel.

Thank you.

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Click here to view my website: <http://www.morganstanleyFA.com/houerradzwill>

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- * The Five Star award is not indicative of the wealth manager's future performance.
- * Wealth managers may or may not use discretion in their practice and therefore may not manage their clients' assets.
- * The inclusion of a wealth manager on the list should not be construed as an endorsement of the wealth manager by Five Star Professional.
- * Working with a Five Star Wealth Manager or any wealth manager is no guarantee as to future investment success, nor is there any guarantee that the selected wealth managers will be awarded this accomplishment by Five Star Professional in the future.
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