

**From:** amaseibert@aol.com [mailto:amaseibert@aol.com]  
**Sent:** Wednesday, September 16, 2015 4:43 PM  
**To:** EBSA, E-ORI - EBSA; michelle.singleary@washpost.com  
**Subject:** Proposed DOL Retirement Plan Fiduciary Rule (RIN1210-AB32)

Dear Mr. Perez:

I write to you today to urge you to continue your efforts to require full Fiduciary duty of ALL financial persons involved in ANY employer provided or sponsored retirement plan or investment. For the record, & as a matter of full disclosure, I am a life-long conservative Republican, & as a result you might expect me to be on the other side of this debate as are many of my friends & associates.

However, before my retirement, I served many years as a CFP, & that experience with numerous Clients over the years convinced me of the need for this long overdue Rule. During my years in practice, almost all of my Clients came to me with some sort of employer sponsored or provided retirement plan in addition to their non-qualified assets.

The almost universal common denominators in these Plans were an array of costly, poor performing investment choices, together with expensive fees for Plan administration & record keeping. Indeed, in many instances, I concluded that were it not for the Employer contribution, the Client would have been better served without the Plan!

Keep up the good fight & best of luck.

Paul S. Seibert, Jr.  
Venice, FL.