

From: Mercer Bullard [mailto:mbullard9@gmail.com]
Sent: Wednesday, July 22, 2015 1:18 PM
To: EBSA, E-ORI - EBSA
Subject: Request to Testify at Conflict of Interest Rule Hearing

Employee Benefits Security Administration

U.S. Department of Labor

200 Constitution Ave. NW

Washington, DC 20210

Re: Conflict of Interest Rule Hearing

Dear Sir or Madam,

I am writing to request the opportunity to testify at the Conflict of Interest Rule Hearing on August 10 - 13, 2015.

My testimony will likely cover, depending on time allotted:

1. An analysis of the financial incentives of broker-dealers and financial advisers when selling mutual funds in IRAs.
2. An analysis of common misrepresentations in broker-dealer disclosure regarding broker-dealers' mutual fund compensation.
3. The expected practical effect of the Department's proposal, including public and private liability risk and changes to mutual fund sales compensation models.

I submitted a comment letter on the Department's proposal on July 21.

Please contact me if you have any questions at mbullard9@gmail.com or 662-915-6835.

Sincerely,

Mercer Bullard

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and Professor of Law
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