

# PUBLIC SUBMISSION

**As of:** 4/23/15 5:25 PM  
**Received:** April 23, 2015  
**Status:** Pending\_Post  
**Tracking No.** 1jz-8igf-pimt  
**Comments Due:** July 06, 2015  
**Submission Type:** API

**Docket:** EBSA-2014-0016  
Fiduciary - Conflict of Interest Exemptions

**Comment On:** EBSA-2014-0016-0003  
Best Interest Contract Exemptions

**Document:** EBSA-2014-0016-DRAFT-0003  
Comment on FR Doc # 2015-08832

---

## Submitter Information

**Name:** Mike Walling  
**Address:**  
3515 N. Union ave  
Tacoma, WA, 98407  
**Email:** mikewalling56@gmail.com  
**Phone:** 253-223-3903

---

## General Comment

Hello, I applaud the current administrations efforts to curb a predatory practice and I sadly accept that the law was eviscerated by our political process.

I am a lowly worker grinding away at my small part of this economy and I lack the intelligence or the will-power to research and understand everything about my investments. I have to be able to trust the system and our great government to provide fairness. If that trust fails this civilization will experience what every previous great civilization has experienced. A disintegration caused by a failure of the inhabitants to believe in the myth of government.

