

**From:** Harry Daisey [mailto:hdaisey@fscadvisor.com]  
**Sent:** Monday, May 13, 2013 10:10 AM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB20

Read in my local paper about there being some consideration to allowing 401k plans to project monthly income and wanted to comment on this:

1. As a Registered Representative I have been prohibited from doing this as it is construed as showing/predicting returns. I think your proposal is a good idea, but there needs to be protections and disclaimers that would allow advisors, brokers and/or Register Representatives to show monthly income generated by plans without it being perceived as showing investment performance.
2. There also needs to be protections in place for plan participants that would prevent overly ambitious projections by the plan provider, broker, advisor and/or Registered Representative
3. What probably would work best is for there to be a standard rate of return to be used that could not be changed by the provider of the report.

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