

**From:** Steve Birdsell [mailto:steve.birdsell@icloud.com]  
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**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210 – AB32

Retirement plans and retirement accounts should be provided the best possible consumer protection. All advisors should be required to be fiduciaries. All costs of investment options should be simple, clear, and presented up-front so that consumers can make informed decisions on their investment choices. I believe that complex and/or disguised fees are done for only one reason, to confuse consumers into choosing options that are not in their best interest.

Sincerely,  
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