

**From:** KLESACK, EDWARD [mailto:eklesack@cfiemail.com]  
**Sent:** Thursday, June 11, 2015 9:04 AM  
**To:** EBSA, E-ORI - EBSA  
**Subject:**

Office of Regulations and Interpretations  
Employee Benefits Security Administration  
U.S. Department of Labor  
200 Constitution Ave, NW  
Washington, DC 20210  
[e-ORI@dol.gov](mailto:e-ORI@dol.gov)

Ladies and Gentlemen:

On behalf of an individual producer, Registered Representative agent: I am writing to submit comments regarding the proposed regulation published by the Department of Labor's Employee Benefits Security Administration (the Department) defining the term "fiduciary" in connection with the provision of investment advice under ERISA.

I thank you for the opportunity to comment on this regulation. I support the Department's decision to review and update aging regulations. However, I am strongly concerned, as well as the balance of the industry, about the costs this proposal imposes on the investing community and the curtailment of options for individual workers planning their retirement. This proposal as it stands with few exceptions, just doesn't make sense to me.

In my 33 years in the business, I have always been taught to put my client's needs first with few exceptions I have found this to be true with my associates in this business.

Brokers and insurance sales people have been unfairly portrayed by proponents of the DOL Fiduciary Rule, specifically Mr. Obama and Senator Elizabeth Warren.

I strenuously object to this accusation as it simply is not true in the industry.

With this level of miss-information being portrayed by our elected officials it is clear to me that this cannot possibly be a good change for our client's or the industry.

Thank you for your consideration .

Respectfully Submitted

Edward R. Klesack  
CLU, LUTCF, MBA, RFC

Christi Franks  
Assistant to Edward R. Klesack  
1221 Trimble Road South, Bldg. A-3  
Mansfield, Oh. 44907  
PH: 419-756-9747  
FAX: 419-756-0361

Supervisory Branch Address:  
4114 Windsor Rd.  
Youngstown, Oh 44512  
PH: 330-726-8812

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