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From: Wendy Sarrett [mailto:sarrett\_mobile@verizon.net]

Sent: Tuesday, July 07, 2015 6:53 PM

To: EBSA, E-ORI - EBSA

Subject: RIN 1210-AB32

To whom it may concern,

I am deeply concerned about this proposed regulation. First, I am insulted that bureaucrats have "decided" that Americans are too stupid to decide on their IRAs. Part of the idea of this country is that people should have the right to determine how to invest their money. In terms of riskier investments, investing firms already limit customers for investing in highly risky investments (for example naked options) in their IRA if they don't have the knowledge to do so. Second, it will make investing more expensive, thus discouraging saving and investment. Furthermore, there are already good options available for people who don't wish to spend a lot of time such as various mutual funds, managed accounts, etc.

I strongly urge you to reject this "nanny government" regulation and keep the government out of our personal finance!!

Thank you

Wendy Sarrett