

From: G M [mailto:pdfrguam@hotmail.com]
Sent: Monday, July 20, 2015 9:03 PM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

Sir/Ma'am:

I am vehemently opposed to the aforementioned proposed rule RIN 1210-AB32.

It is clear and overwhelmingly evident, as an insurance industry licensed agent --- that the proposed rule will have negative consequences for ALL in the industry, and more importantly...**the consumer.**

One of the many aspects of the negative consequences (and inequity) to the consumer is the integration and imposition of a fee structure. The initial ramification to be sure would be mass confusion of information on insurance products with the integration and the forced imposition of a fee structure relative to "fiduciary responsibility" of all in the insurance industry.

But of prominence is the potential "multitude of unknowns" the new rule will cause. The insurance industry over the many years has proven, both quantitatively and qualitatively --- integrity and financial soundness. With safety nets inherent already, and with unceasing 'constant process of improvement' methodologies to assure continuance of integrity and financial soundness and stability within the insurance industry itself AND more critically aging...**for the consumer.**

Being a Subject Matter Expert within the insurance segment...I respectfully ask that you please consider my input in determining the true practicality and feasibility of proposed rule RIN 1210-AB32, and its repercussion to all parties involved.

Very respectfully,

GLENN A. MENO

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