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**Sent:** Tuesday, July 21, 2015 4:40 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB32

To Whom It May Concern,

Please be advised that this proposed rule while well intentioned is damaging in it's ambiguity and onerous requirements to both the people who make their living providing retirement planning and those consumers who now enjoy access to a broad range of products and services. For those non-security insurance product sales there already exists an entire bureaucratic agency to address malfeasance and consumer complaints, namely the NAIC. The NAIC has made our industry a much safer place for consumers and provides arbitration between the carriers and consumers. At it's direction carriers routinely make policy holders whole when a sale was deemed to be inappropriate. This CANNOT be said of investment advisers who oversaw the loss of scores of Americans retirement savings in 2008. Insurance products are a contract between the carrier and the consumer and are governed by statutory requirements already in place.

I would ask that you shelf this line of action while truly examining where mechanisms currently exist and where they are actually lacking along with the impact this will have on industry and choice withing this marketplace.

Respectfully,

--

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