

Office of Regulations and Interpretations
Employee Benefits Security Administration (ATTN: Conflict of Interest Rule)
US Department of Labor
200 Constitution Avenue, NW #N-5655
Washington, DC 20210

June 19, 2015

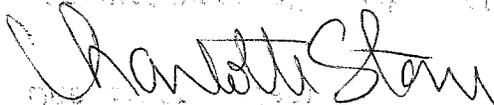
Dear Sir or Madam:

I am writing to tell you that I AM AGAINST the "Conflict of Interest Rule—
Retirement Investment Advice."

The proposal adds unnecessary and excessive burdens on advisors, who are already regulated by various federal and state agencies. I do not think the proposal will help investors, particularly smaller investors, whom the Department of Labor says they are specifically interested in helping. Your additional requirements will make advisors not want to help smaller investors.

Your conflict of interest refers to the fact that investment advisers are paid to give advice. And just because a person is getting paid does not mean they are not acting in the best interests of the customer. What about other service providers—such as engineers? They get paid for their work and depending on what service or scope of work the customer chooses, the engineer gets paid more or less. Not being an expert in engineering, the customer has to trust that the professional knows what they are doing and are providing good recommendations for the customer on very important things.

Sincerely,



Charlotte Stone

314 Ave K SW

Winter Haven, FL 33880

CC: Senator Marco Rubio, 284 Russell Senate Office Building, Wash., DC 20510;
Senator Bill Nelson, US Senate, 716 Senate Hart Office Building, Wash., DC 20510;
President Obama, The White House, 1600 Pennsylvania Ave NW, Wash, DC 20500;

Congressman Webster