If adopted, these proposals would allow certain broker-dealers, insurance agents, and others that act as investment advice fiduciaries to continue to receive many common forms of compensation that otherwise would be prohibited as conflicts of interest. MY RESPONSE: Please, DO NOT CHANGE THE RULES.

This document also contains conforming changes to another regulation relating to plans that allow participants to direct the investments of their individual accounts. MY RESPONSE: Anytime the government gets involved, things get messed up, ROYALLY! Please, STAY OUT of my investments!