

From: Moss, Marci G [mailto:Marci.G.Moss@morganstanley.com]
Sent: Tuesday, August 11, 2015 10:57 AM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32 Conflict of Interest

Dear Sir or Madam

Please withdraw your support for the above proposal.

The rule would unnecessarily punish clients and severely restrict the level of service that we can provide. A large pool of investors would be left without quality counsel.

Thank you

Marci G. Moss CFP®
Registered Associate
Morgan Stanley Wealth Management
2800 Post Oak Blvd., Suite 1800 | Houston, TX 77056
Phone: +1 713 965-5000
Direct: +1 713 993-2702
Fax: +1 281 966-1899
marci.g.moss@morganstanley.com



[Click the icon to learn more](#)

E-mail sent through the Internet is not secure. Do not use e-mail to send confidential information such as credit card numbers, changes of address, PIN numbers, passwords or other important information. Do not email orders to buy or sell securities, transfer funds or send time sensitive instructions. We will not accept such orders or instructions. This email is subject to review by the Firm, its officers, agents and employees.

Important Notice to Recipients:

Please do not use e-mail to request, authorize or effect the purchase or sale of any security or commodity. Unfortunately, we cannot execute such instructions provided in e-mail. Thank you.

The sender of this e-mail is an employee of Morgan Stanley Smith Barney LLC ("Morgan Stanley"). If you have received this communication in error, please destroy all electronic and paper copies and notify the sender immediately. Erroneous transmission is not intended to waive confidentiality or privilege. Morgan Stanley reserves the right, to the extent permitted under applicable law, to monitor electronic communications. This message is subject to terms available at the following link:

<http://www.morganstanley.com/disclaimers/mssbemail.html>. If you cannot access this link, please notify us by reply message and we will send the contents to you. By messaging with Morgan Stanley you consent to the foregoing.