The key issue in this matter, is whether investment advisors can render advice to holders of retirement plan accounts, and be compensated. We would submit, that if the advice is suitable, and in the interest of the furtherance of the account holders objectives, that there is no conflict of interest. This is a MUTUALLY beneficial outcome. There will never be ANY advice rendered to the millions of retirement plan account holders if there is a regulatory mandate that advice can only be in the SOLE interest of the account holder. This will leave millions of people struggling to figure out what to do for themselves, and simultaneously destroy thousands of jobs in the financial services industry.