Dear DOL,

As a no longer actively employed, I strongly support the efforts to mandate standards across the financial industry. Finance is complicated, even for someone like myself who worked in the executive rank. Upon early retirement, I was aghast at the inconsistent information provided by various sources in the financial market that resulted in little confidence (even now) that I have made the correct investment decisions.

PLEASE continue to pursue and implement standards that will hold both advisors and brokers accountable. After our personal losses in the 2008/2009 financial melt down, with no banker held accountable, the public simply cannot afford additional losses because advisors/brokers lack the proper governmental oversight to protect the public.

Sincerely,

Judy McChester-Nedd
Retiree & Bewildered Investor