

**From:** William Carter [mailto:wpcarter\_98@yahoo.com]  
**Sent:** Monday, September 14, 2015 1:03 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** My financial surprise.

Mr. Perez I am currently dealing the aftermath of a recharacterization. After doing some research I thought doing this was a good idea at the time since I tried to convert too much Traditional IRA into my Roth IRA. The way it has turned out I would never advise anyone To try this maneuver . Even though at the present time I am a Vanguard Voyage investor when I am my tax preparer tried to get to the bottom of how Vanguard handled my recharacterization boy did I get a surprise. I thought since I had some real money invested with Vanguard I would get great service, what I ended up getting was the standard line on the statements and tax forms available online. I did go into the website and print everything out I could find on my recharacterization and I then made copies for my tax preparer. What really took back was when my tax preparer suggested I get a broker to handle dealing with my mutual fund companies since I ended up doing all the research and printing myself. This whole experience of dealing with the IRS and myMain Mutual Fund Company has really been a learning experience for me.

Yours Truly

William P. Carter