

**From:** Ralph Clock [mailto:rclock6418@gmail.com]  
**Sent:** Monday, September 21, 2015 4:07 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210 - AB32

Please OPPOSE this legislation.

It would have the OPPOSITE effect of what is intended.  
Instead of protecting individual retail investors, it would make it more difficult for them.

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