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Sent: Monday, September 21, 2015 6:00 PM
To: EBSA, E-ORI - EBSA
Cc: Kent Waugh
Subject: DOL guidelines for retirement accounts

After reviewing all available sources on the proposed rules I find little direct benefit to employee's affected under this proposed set of additional rules . Industry and individual oversight is currently very extensive and multi layered . I find that the emphasis of the rules will place additional onus on the hypothetical side of investment concepts and remove responsibility from the advisors involved . This is as a consequence of actual performance falling from prominence and being replaced with conceptual ideas that will not receive market pressure as such . I would strongly encourage the Department of Labor to allow the financial industry the service of allowing for SEC and/or FINRA guidance as has been the case . While it may be a very small issue , in the greater scheme of things , it will cause a dramatic rise to my practice and every other practice around the country in work hours and cost resulting in less and not more potential to serve the very individuals being addressed by the new set of rules .

Sincerely ,
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