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Sent: Tuesday, September 22, 2015 1:48 PM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

Secretary Perez,

As an investment advisor with Edward Jones, I work with clients every day who have done the bulk of their savings in an employer's retirement plan. NEVER have any of these clients had anyone from their employer's plan sit down with them and look at their entire picture and actually give them advice! No one has looked at the husband's savings in conjunction with the wife's savings, helped them determine how much risk they should take on to get to their goals and whether they were actually invested in a manner to reflect that risk tolerance. Neither have they had anyone help them prepare for the "what if's" in life, such as do they have an adequate emergency fund on hand if something goes wrong, are they prepared financially if one spouse should die unexpectedly or help them figure out how they are going to save for retirement as well as send their kids to college.

My clients, who are hard working blue collar employees, need to sit down with a trusted advisor who knows their family and their dreams and goals and educate them and evaluate their progress over many years as they raise their children and grandchildren. They WILL NOT get this from an employer's retirement plan~!

At Edward Jones, we live, work and play in the same community as our clients and know them all personally. Our clients could never get the level of service they receive being another number in an employer's plan. And yes, they are willing to pay for services rendered by a trusted advisor who has their best interests at heart. Do Not take that away from them.

Thank you,

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"No orders can be accepted via e-mail. All buy/sell orders must be placed over the telephone or in person to guarantee timely execution."

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