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**To:** EBSA, E-ORI - EBSA  
**Subject:** Conflict of Interest Rule Hearing

As a former wealth manager I have witnessed many consumers abused by financial advisors as they lack basic financial literacy. Many of the deals offered are too good to be true. Nonetheless, consumers believe them. Advisors sit in a seat of trust so it is natural for people to trust them. Requiring companies to provide more hands-on basic financial and retirement savings education would eliminate many conflict of interest issues potential clients face. However, proper knowledge would eradicate much of the cons and scams that occur.

We are in the midst of developing fun entrepreneurial and financial focused mobile video game apps to facilitate retirement planning, financial wellness and investment hands-on education. Our first game, My Jewel Empire, is targeted to women and people of color - two populations who face many abuses.

I would love to testify that the bill needs a larger education component to eliminate abuses.

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