



**Wells Fargo & Company**  
420 Montgomery Street  
San Francisco, California 94104  
wellsfargo.com

July 24, 2015

**Via e-mail to e-ORI@dol.gov**

Office of Regulations and Interpretations  
Employee Benefits Security Administration  
Attn: Conflict of Interest Rule Hearing  
Room N-5655  
U.S. Department of Labor  
200 Constitution Avenue, NW  
Washington, DC 20210

**Re: Conflict of Interest Rule Hearing**  
**[RIN: 1210-AB32 and ZRIN: 1210-ZA25]**

To Whom It May Concern:

Wells Fargo & Company hereby requests that Kenneth L. Pardue, Managing Director, Retirement Plans, be provided the opportunity to testify on our behalf at the public hearings beginning August 10, 2015 at the Department of Labor ("Department") in the above-referenced matter. Mr. Pardue can be contacted at [kenneth.pardue@wellsfargoadvisors.com](mailto:kenneth.pardue@wellsfargoadvisors.com) or (314) 875-2927.

Wells Fargo & Company submitted extensive written comments entitled "Proposed Conflict of Interest Rule and Related Proposals" to the Department on July 21, 2015 ("Comment Letter").

Mr. Pardue will speak to the issues raised in our Comment Letter, including the following:

- Who We Are
- Our Support for a Best Interest Standard
- Encouraging Clients' Financial Education
- Establishing a Workable Best Interest Standard of Care for Clients
- Disclosing Fees and Commissions to Clients
- Reducing or Eliminating Conflicts of Interest and Disclosing Them to Clients
- Holding Advice Providers Accountable
- Eliminating Overlapping Regulations with a Regulatory Exemption
- Setting an Appropriate Implementation Time Period Is Crucial to Client Service

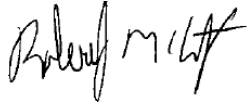
*Department of Labor*

*July 24, 2015*

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Please feel free to contact me directly if you have any questions or require additional information at [robert.j.mccarthy@wellsfargoadvisors.com](mailto:robert.j.mccarthy@wellsfargoadvisors.com) or (314) 242-3193.

Sincerely,

A handwritten signature in black ink, appearing to read "Robert J. McCarthy". The signature is stylized with a large, looped "R" and a distinct "M".

Robert J. McCarthy  
Director of Regulatory Policy  
Wells Fargo & Company