**Public Submission**

**Docket:** EBSA-2014-0012
Standards for Brokerage Windows in Participant-Directed Individual Account Plans

**Comment On:** EBSA-2014-0012-0001
Standards for Brokerage Windows in Participant-Directed Individual Account Plans

**Document:** EBSA-2014-0012-DRAFT-0002
Comment on FR Doc # 2014-19832

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**Submitter Information**

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**General Comment**

I am in the bucket of 8.3% of brokerage window participants with income above $100,000, long service with my company in a senior level position. My feedback can be characterized as positive, due to the usual reasons; flexibility to grow my account through a larger basket of debt and equity products, autonomy to manage my own assets.

The challenge I would put out there is our negotiated fee structure, Aon Hewitt is the firm that handles our company brokerage window, I typically pay 19.99 for a trade. Contrasting the 19.99 to the 7.99 I pay through my Fidelity account (non-401k funds) leaves me feeling locked into a "retail" commission that otherwise I certainly would not pay when investing my non-401k funds.

It is unfortunate more individuals are not interested in the various means available to build assets for retirement. When balancing the aggregate performance results of individual investors utilizing the brokerage window tool we also have to be cognizant of the freedom afforded those who chose to utilize this tool, though perhaps not perfect.