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The DOL regulation will make it more difficult to provide financial advice to the middle class that most need it. The vague definition of best interest would open advisors to the possibility of lawsuits when they attempted to act in the best interest of clients. The result will be a lack of service available to low income clients with smaller accounts. Advisors cannot justify the risk of a large lawsuit when the account is paying \$50/year to the advisor. We want to service these smaller clients as they need help. Please help to us by not placing additional burdens in our way.

Live Simply Simply Love,

Jason Frey | *Investment Advisor Representative*



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