**General Comment**

As to the new rule, it is probably needed...but for the people I work with I would end up charging them more than what I would receive on commissions which is not fair to them. I do not believe that this regulation would be in the middle class and lower best interest. If it was revised like the mutual fund stair step, the higher the investment amount the lower the commission percentage that would equal things out and also give the client and A,B or C option as to commission fees. The date for having this taken needs to be moved to the end of the year. Having to study something like this and work at the same time is very frustrating, especially when the objective for the test is to fail.