

From: Susan Nazarewicz [mailto:susan.nazarewicz@gmail.com]
Sent: Thursday, March 16, 2017 9:13 AM
To: EBSA.FiduciaryRuleExamination
Subject: RIN 1210-AB79

To those who are dealing with this issue in the Labor Department:

I want Obama's 401 K law (RIN 1210-AB79) repealed! I am offended and angry that Obama believes that I and many many other Americans are too stupid to manage their own financial interests! I can indeed manage my own retirement accounts and choose professionals to help me do so, without any "help" from the federal government. This law is far too overreaching!

I do not want both choices and access to investment guidance to be limited or restricted in any way. I would lose so much in savings if I do not have the guidance that I need! If brokers do not receive their (3rd party) commissions, then they will not do business anymore. I need my account serviced by a knowledgeable broker that I trust because i am a lower-income saver.

I do not want to have to pay more in fees for my 401K and IRA either! I know that if brokers can't get commissions from mutual funds, then they will have to make up that money by charging people like me more.

And I not want to be prevented from putting different types of assets into my retirement account. I want to put precious metals such as gold and silver in my IRAs and maybe some real esate later on as I invest.

I am thankful that President Trump wants to repeal this law! I am getting on his bandwagon to please repeal this "Obamacare for your 401K and IRA" law! It is not fair because many Americans do have a brain, they have gone through the "Dave Ramsey Financial peace course" (like my husband and I have) and they know what they are doing and can manage their own 401K and IRA just fine!

Sincerely,

Susan Nazarewicz