• Increase the cost to investors to gain access to retirement services,
• Cause an increase in litigation,
• Limit competition in the financial services industry by promoting consolidation,
• Favor passive investment strategies for all investors rather than allowing investors to make their own investment decisions,
• Result in other dislocations and disruptions within the retirement services industry that will adversely affect investors, and
• Adversely affect the ability of Americans to gain access to retirement products and services.

Email is not intended for transmitting orders nor instructions regarding your account nor any other critical or time sensitive information. Information contained in this communication is not considered an official record of your account and does not supersede normal trade confirmations or statements. Any information provided has been prepared from sources believed to be reliable but its accuracy is not guaranteed. This e-mail does not constitute a recommendation of any kind. If this e-mail contains any projections, forecasts, guarantees and/or predictions of any kind you are required to ignore the same. Furthermore, this e-mail is privileged and/or confidential, and the sender does not waive any related rights and obligations. Any distribution, use or copying of this e-mail by other than the intended recipient is unauthorized. If you receive this e-mail in error, please contact the sender immediately and delete the material from your computer. Information received by or sent from this system is subject to review by Investacorp Supervisory Personnel. This e-mail is retained and may be produced by Investacorp to regulatory authorities or others with legal rights to the information. Securities are by licensed individuals offered through Investacorp, Inc., a Registered Broker/Dealer, Member FINRA and SIPC.