To Whom it May Concern,

This rule exemplifies government bureaucracy, complicating something that doesn't have to be so complicated.

The problem is simple. American consumers are easily taken advantage of because they don't understand what they're being charged. So for crying out loud, make the DOL rule one page long, not hundreds of pages.

The rule should require ALL fees listed in bold font on the FRONT of each proposal or statement in type AT LEAST TWICE AS BIG as the body's font.

No more hidden fees. No more complexity. No more confusion for clients or the industry. From there the industry will figure out appropriate pricing or be exposed for greedy S.O.B's some of them are.

All the current rule does is drive up costs for the industry, which always seems to find a way to
pass that along to the consumer. In this case, the rule will inevitably abandon the people who actually need the most help. Thus far, it appears the authors of the rule are too dense to see that. Stop justifying your existence with a ridiculously complicated rule. Make it simple.