

Office of Exemption Determinations
Employee Benefits Security Administration (ATTN: D-11712)
US Dept of Labor
200 Constitution Avenue, NW #400
Washington, DC 20210

June 11, 2015

Dear Sir or Madam:

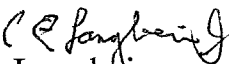
I AM AGAINST the "Conflict of Interest Rule—Retirement Investment Advice."

The proposal places additional and unnecessary burdens on advisors, which I do not think will help investors, particularly smaller investors, whom the Department of Labor says they are specifically interested in helping. Your additional requirements will make advisors not want to help smaller investors.

Of course, advisors will get paid for their advice. Just because a person is getting paid does not mean they are not acting in the best interests of the customer. What about other service providers—such as lawyers, engineers, etc? They get paid for their work and depending on what service or scope of work the customer chooses, the lawyer or engineer gets paid more or less. Not being an expert in law or engineering, the customer has to trust that the professional knows what they are doing and are providing good recommendations for the customer.

Everyone gets paid for the work or services they provide. Why are you holding this against advisers?

Sincerely,


Chuck Langbein
120 Parkside Drive, SE
Winter Haven, FL 33884

CC: Congressman Daniel Webster, US House of Representatives, 1039 Longworth HOB, Wash., DC 20515; Senator Marco Rubio, 284 Russell Senate Office Building, Wash., DC 20510; Senator Bill Nelson, US Senate, 716 Senate Hart Office Bld, Wash., DC 20510; Senator President Obama, The White House, 1600 Pennsylvania Ave NW, Wash, DC 20500