
From: Krawczeski, Rick [mailto:rick.krawczeski@westernsouthernlife.com]
Sent: Monday, February 09, 2009 10:33 AM
To: EBSA, E-ORI - EBSA
Subject: Investment Advice

To Whom It May Concern;

Past regulations designed to protect employees has only hurt them by leaving them without investment advice. Please do not repeat this mistake by writing regulations that effectively wall off employees from those that can advise them. Advisors will simply refuse to do business with those that present too high a litigation risk, leaving a class of investors uneducated and under-serviced.

I think the effects of over regulation and poorly designed regulation are self evident as uninformed employees make imprudent investment decisions.

Sincerely,
Rick Krawczeski, CFP®
Vice President, Financial Planning
Western & Southern Financial Planning
400 Broadway
Cincinnati OH 45202-3341
(513) 362-2224 - Office
(513) 629-2017 - Fax