From: Kaleen Councilor [mailto:kcouncilor@gmail.com]

Sent: Wednesday, May 20, 2015 8:05 AM

To: EBSA, E-ORI - EBSA Subject: RIN 1210 - AB32

To Whom it Concerns,

The revised proposal allows for loopholes that benefit the advisor or investment companies not the investor. Those seeking financial advice should expect that any advice be in their best interest not anyone else's. I think this revision is misguided.

Sincerely, Kelly Councilor