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Sent: Monday, June 01, 2015 1:52 PM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

Dear Lawmakers,

First of all, thank you for your duty as public servant. I suspect you are put into precarious positions frequently when being called upon to vote on proposals. A colleague of mine who is heavily involved with NAIFA described a proposed change in law regarding the advice our country's citizens may or may not be able to receive from financial advisors when considering their retirement funds. Initially, I thought it was a "no-brainer" to understand why the United States would want to go to a new fiduciary standard of practice in the financial services industry. After all, there are those advisors who are simply out to make a buck mixed in with those advisors who truly advocate for their clients and provide sound advice. Wouldn't a fiduciary standard simply eradicate the industry from the less-than-upstanding advisors out there? But the more I thought about it, the more I realized this will only harm low income and middle class people in this country. If we as financial advisors, don't receive compensation in the form of commission sales, we would need to charge a fee for service or fee for advice. Once again, on the surface this make sense...until thinking about who would actually pay a fee for advice or service. It would be the upper class. I want all people who wish to make smarter decisions with their money to be able to receive guidance if they so choose. If a client doesn't have to write out a separate check to me from their bank account, he or she is much more likely to proceed with the relationship because there is more ease in doing business. One less step to take, one less check to write.

I would like to stay in business as a financial advisor because I have created a job for another individual by hiring an assistant, and because I make a difference in my clients lives by clarifying their goals, uncovering a path to meet their goals, and by providing efficient and effective solutions to their financial challenges and questions.

Thank You,



Roya Moltaji, CFP®, ChFC®, CASL™, ADPASM, CAP®

Financial Services Representative

Financial Advisor, Special Needs Financial Planner

MetLife - 100% Corporate Equality Index score HRC 12 consecutive years

Roya holds the Accredited Domestic Partnership AdvisorSM designation

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