From: Lance Turner [mailto:lance@rosettafinancial.com]

Sent: Friday, June 19, 2015 5:54 PM

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

To Whom It May Concern:

The assumptions on which the referenced proposed policy changes for the financial advisory business are based are not only flatly wrong, they're offensive. It's shameful that you degrade an entire industry this way. If these changes are passed it will cause harm to millions of tax-paying entrepreneurs who work as financial advisors and their clients who benefit from their advisors' advice and guidance.

We are one of the heaviest regulated industries already and these additional proposed changes are as unnecessary as they are harmful.

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