From: Ann DeLong [mailto:anndelo@gmail.com] Sent: Friday, June 19, 2015 7:24 PM To: EBSA, E-ORI - EBSA Subject: RIN1210-AB32

Hi, please change the definition of "fiduciary" to include the regulation of any person who gives investment advice to an employee benefit plan or a plan's participants.

The DOL has the necessary expertise and this is vital to protect millions of Americans who are trying to save for retirement yet are thwarted by poorly understood "fine print" that allows banks to charge fees. This dwindles the amount of money put in retirement accounts by BILLIONS nationwide as interest is calculated on the amount taken by banks. It stops just short of robbery and it should be regulated.

Look, the banks do not need this money, they are bilking Americans out of their hard earned money. It's sickening to see Republicans side with the banks on this. Please act on this now!

Thanks, Ann DeLong