

From: Lawrence Hesse [mailto:larry@hessefinancial.net]
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To: EBSA, E-ORI - EBSA
Subject: 1210-AB32.

To who it may concern, the DOL proposed fiduciary changes will certainly curtail my business as I provide not only input into investments in mostly IRA holders but also insurance, beneficiary planning, social security planning, income planning, long term care plans, estate tax planning, estate distribution planning, income tax planning, how to get will and power of attorney planning. All this is provided and included in my services to my clients from which I am paid primarily 1% or less of the invested assets per year.

Why don't you do something with the cost of gasoline at the pumps? The extra costs we pay compared to a few years ago would amount to billions in savings for our retirement if we just didn't have to pay more for gas. How about food—how much would we be able to save for retirement if food didn't cost so much—maybe you should look into that. How about cutting government waste and some of the jobs not needed? My we would save billions in taxes and could save that for our retirements!!!!

My concern is if you place these onerous requirements on advisors, what will clients pay their CPA or Attorney for advice when we advisors "throw in the towel" in frustration with more regulatory stuff. Then watch what happens in costs to the consumers—you cannot legislate morality and the DOL needs to leave things alone.

Lawrence J. Hesse, President

Hesse Financial Services Inc.
6540 SW 10th
Topeka, KS 66615

Phone (785) 272-6789
Fax (785) 273-9145

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