From: Janson, David.C [mailto:David.C.Janson@mwarep.org] Sent: Monday, July 06, 2015 5:22 PM To: EBSA, E-ORI - EBSA Subject: RIN 1210-AB32

I wish to oppose the proposed rule.

The rule as proposed looks complicated, confusing, and expensive to implement. I feel it would limit the public investors access to vital professional and educational advice.

I believe in professionalism and in the Free Market system. There are already to many rules and regulations to choke a horse! You CAN'T legislate morality! This ruling would end up not providing the necessary guidance that the investing public so needs, only an expensive stumbling block. I'm all for more financial education at all levels due to the complexity of products and services and for people to seek out qualified and trusted financial advisors...but let's not make it harder on the investor—who will end up paying for that too.

I am an Investment Advisor Representative

Thank You for your consideration,

David Janson CLU, ChFC, LUTCF, FIC



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