

**From:** Jeremy Baker [mailto:jeremyhbaker@gmail.com]  
**Sent:** Tuesday, July 14, 2015 12:19 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB32

To whom it may concern:

I am writing to express my disagreement with the proposed "Conflicts of Interest Rule". I am a financial representative that works with the middle market. Many of my clients that have a 401k and are ready to retire are looking for income - not having an investment. These aren't people with millions in the bank - if lucky they're looking at \$100,000 and maybe (maybe) their home is paid off.

There is no single solution that you can apply to a group. Every person is different and has different goals. Some people need income right away and some want to take money out when a situation arises. I've heard people say they want to leave their families in a better situation and others say they could care less.

At 30,000 feet this rule might sound good but when I'm sitting at someone's kitchen table reviewing their needs, concerns and fears I need many options to present solutions. These options I give people help them make a decision - usually over multiple meetings and weeks; if not months.

Lastly, I believe this rule tries to control people's money. Just because a plan has given someone tax deferred growth doesn't mean the government should get to choose what they do with it when they retire.

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Thank you,

Jeremy Baker

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