

-----Original Message-----

Sent: Thursday, July 16, 2015 11:24 PM

To: EBSA, E-ORI - EBSA

Subject: RIN 1210-AB32"

This prospective change doesn't service the interest of the average American consumer. I would like to encourage the department of Labor to focus on helping protect American consumers with rules that encourage full disclosure and more competition.....THIS RULE will reduce competition and increase cost to CONSUMERS....

Thank you,