From: Mark K [mailto:markkroe@gmail.com]
Sent: Tuesday, September 08, 2015 11:17 AM

To: EBSA, E-ORI - EBSA Subject: RIN 1210-AB32

Please drop the proposed regulations around IRAs and conflicts of interest. They are unnecessary and will have far reaching consequences beyond their intent. My wife and I each have a Roth IRA and a traditional IRA and believe these rules will hinder our ability to invest freely and make the most of our retirement. Please let American citizens make their own decisions. We don't need or want to be protected from every possible danger.

Thank you, Mark & Linda Kroenke 923 Camphor Cir Newbury Park, CA 91320