

**From:** Judy McChester [mailto:jamm1203@att.net]  
**Sent:** Saturday, September 12, 2015 12:54 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB32

Dear DOL.

As a no longer actively employed, I strongly support the efforts to mandate standards across the financial industry. Finance is complicated, even for someone like myself who worked in the executive rank. Upon early retirement, I was aghast at the inconsistent information provided by various sources in the financial market that resulted in little confidence (even now) that I have made the correct investment decisions.

PLEASE continue to pursue and implement standards that will hold both advisors and brokers accountability. After our personal losses in the 2008/2009 financial melt down, with no banker held accountable, the public simply cannot afford additional losses because advisors/brokers lack the proper governmental oversight to protect the public.

Sincerely,

Judy McChester-Nedd  
Retiree & Bewildered Investor