From: gd.penny@comcast.net

Sent: Sunday, September 13, 2015 6:40 PM

To: EBSA, E-ORI - EBSA; jason.p.hevey@mssb.com

Subject: RIN 1210-AB32

I cannot think of many things more important than government protecting it's citizens from those that want to use their position to say that they are serving the citizens interest while doing just the opposite. I completely support the concept of a person that takes a customers money having the obligation to disclose in the strongest means possible, maybe like cigarette manufacturers have to disclose the dangers of smoking, that the representative does not have a responsibility to (fiduciary responsibility) to put the client ahead of others in his/her dealings with the customer. Please help us!

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