From: Pete Borowski [mailto:center4estate@embarqmail.com] Sent: Monday, September 14, 2015 4:27 PM To: EBSA, E-ORI - EBSA Cc: 'Pete Borowski' Subject: "RIN 1210-AB32" Importance: High

Sirs, I strongly object to subjecting other advisors and myself to your pending new rules. It is not right to place so much obligation and additional over sight on us. Consumers do need help in savings for their future and we do that every day. But please don't make new rules and obligate me for every person and their own decisions they might make or have made out there!

Sincerely,

Peter L. Borowski C.R.F.A., IAR, R.H.U., LUTCF., L-Q MDRT President Certified Retirement Financial Advisor (C.R.F.A.) \*Investment Advisor Representative IAR, (SECURITIES) Registered Health Underwriter (R.H.U.) Life Underwriter Training Council Fellow (LUTCF.) Insurance Consultant, Agent, Broker LIFETIME MEMBER OF THE MILLION DOLLAR ROUND TABLE 20 YRS.

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