From: James J. Jeneral [mailto:jjjeneral@washtrustmortgage.com]

Sent: Tuesday, September 15, 2015 3:06 PM

To: EBSA, E-ORI - EBSA

Cc: 'michelle.singletary@washpost.com'

Subject: RIN 1210-AB32

Hello—I read with interest Michelle Singletary's article in the Boston Sunday Globe regarding "Advisers' conflicts may put investors at a disadvantage". I am

taking another look at my investments particularly the cost by advisers to manage them and I am appalled at how high (almost 5% per year) the fees are on some of my investments. It is totally absurd the way investment firms try to hide the annual costs—in the fine print or a % of \$1,000 invested etc. This has to stop and I would like to see at least an annual statement showing the cost in dollars that was incurred in any fee levied—just like we see now on credit cards so investors can make informed decisions on the net return of the investment. So stay the course for legislation to improve the situation.

Thanks—Jim Jeneral

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