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To: EBSA, E-ORI - EBSA; michelle.singletary@washpost.com
Subject: RIN1210-AB32

Dear Thomas Perez, Secretary of Labor

Retirement investment advice should be given with the clients' best interest first.

The client is often faced with having to make one of the most important financial decisions of his/her life. The number and complexity of choices involving future investment returns and tax consequences merit a review of the clients' assets, needs and aspirations, and descriptions/explanations by the adviser or broker/dealer of the available financial products that may best satisfy his/her needs.

AARP's concern about IRA investors is justified. All the options should be considered in order that the clients' choice(s) will be in his/her *best interest* rather than being simply "suitable".

Respectfully yours,

John Dockum



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