

From: Monte Merken [mailto:montemerken@yahoo.com]
Sent: Saturday, September 19, 2015 2:37 AM
To: EBSA, E-ORI - EBSA
Subject: DOL Proposed Legislation

This is typical misguided PC overkill which seems to be the norm for our "elected" representatives. Before such proposals are made they (the politicians) should be required to interface with financial professionals who already provide more than adequate options to their clients and referrals who are badly in need of these services.

In an environment where too many consumers are not adequately planning and providing for their retirement this legislation will further exacerbate the ability of even more hard working consumers to obtain the products necessary for a successful retirement in the name of more "over regulation."

Another case of the supposed "squeaky wheel" being oiled by which a few unfortunate scenarios dictate to the vast majority of those being properly advised and serviced toward their saving and retirement goals.

*Monte Merken, DFP, HIP, LPRT, LUTCF
CA License 0387916*

Merken Insurance & Investment Services Email: montemerken@yahoo.com

Health Insurance: www.montesinsurancesolutions.com

*Lincoln Financial Securities Corp.,
Branch Mgr. & Registered Rep.
Email: mmerken@securitiesmail.com, www.LFSecurities.com*

*Master Account Executive, Petersen International Underwriters, A Lloyd's of London
Correspondent Providing Solutions - When Other Companies Cannot or Will Not
West Hills, CA 91307 Fax/Ph: (818) 226-0914, Cell: (818) 274-9947*

*Call me for a FREE - DISABILITY, LIFE, HEALTH, LONG TERM CARE, ESTATE or
RETIREMENT PLANNING Consultation for you, your family or your company*

*Member: NAHU, National Assn. of Health Underwriters, LAAHU, Los Angeles Chapter, Board
Member 10 years VCAHU, Ventura County Chapter, Past President 2013-14, Board Member
Member: CPAT-Calif. Partnership for Access to Treatment, SFSP, Society of Financial Service
Professionals, L.A. Chapter, IDIS, International Disability Insurance Society*