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Sent: Tuesday, September 22, 2015 12:18 PM

To: EBSA, E-ORI - EBSA

Subject: RIN 1210-AB32

Dear Mr. Perez,

I read the article in The Roanoke Times (9/20/15) and I would like to "weigh in" my thoughts. After reading the article, I felt that's exactly what happened to me ... see my letter to Putnam" - below: (The rules need to be changed, definitely!)

Dear Charlie:

There was an article in The Roanoke Times on Sunday, September 20, 2015, regarding the Labor Department, directed by the Obama administration, is proposing that more advisers, when giving retirement investment advice, put their clients' best interest first."

Stated in the article: "But there is growing concern that investors, many of whom may be retiring soon, will be heavily solicited to roll money out of lower-cost workplace plans and into higher-cost investment products."

That's exactly what happened to me. If you recall, I kept insisting that I should leave my funds in the company-held AEP fund. I was told by your firm and my financial adviser, plus others I questioned, that I should roll the funds over into an IRA. One of the main benefits, so I was told, was to benefit my beneficiary. I finally gave in although it was my gut feeling that I should NOT go that route! Now, I'm sure of it!!!! When I look at the accounts, I get so upset. In the AEP fund, it always made money. In the roll-over account, it loses value consistently! Sickening!!!!

It is my feeling that it is better for my beneficiary to pay more taxes, because the fund is larger (as would be if the funds had not been rolled over) than not to have any funds on which to pay taxes. That seems like a "no-brainer."

Charlie, now I see where the funds are going to be transferred to another company, which I have never heard of! What is the reasoning for that??? Will you be going with the other company? Is it possible just to put the funds back into the AEP fund where I should have left them before I was steered inappropriately?

Please advise all the charges for my accounts.

One more question: Since I'm losing value in the accounts anyway, is it possible to take all my RMD's from the Putnam fund without a penalty?

Thank you.