

**From:** Joe Collins [mailto:[truenorthadvisor@yahoo.com](mailto:truenorthadvisor@yahoo.com)]  
**Sent:** Monday, August 03, 2015 3:04 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** Request to Testify at Conflict of Interest Rule Hearing

Employee Benefits Security Administration  
U.S. Department of Labor  
200 Constitution Ave. NW  
Washington, DC 20210

Re: Conflict of Interest Rule Hearing RIN 1210-AB32

Dear Sir or Madam

I request the opportunity to testify at the Conflict of Interest Rule Hearing on August 10-13, 2015.

My testimony will likely cover

1. My 11 years of experience as a FINRA Series 7 licensed broker and financial advisor for Ameriprise Financial Services, Inc. and the difficulty of implementing a fiduciary standard of care in their current system.
2. An analysis of the deviant corporate culture that put WDWYFY (What Do You Want For Yourself) over the best interests of clients.
3. How compensation systems affect advice given to clients.
4. Why the current proposal is not workable.

Please contact me if you have any questions at [truenorthadvisor@yahoo.com](mailto:truenorthadvisor@yahoo.com) or (512)574-0631.

Sincerely

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