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From: real-solutions@cox.net [mailto:real-solutions@cox.net]

Sent: Friday, March 17, 2017 3:51 PM

To: EBSA.FiduciaryRuleExamination

Subject: RIN 1210-AB79

To those who are dealing with this issue in the Labor Department:

I want Obama's 401 K law (RIN 1210-AB79) repealed! I am offended and angry that Obama believes that I and many many other Americans are too stupid to manage their own financial interests! I can indeed manage my own retirement accounts and choose professionals to help me do so, without any "help" from the federal government. This law is far too overreaching!

I do not want both choices and access to investment guidance to be limited or restricted in any way. I would lose so much in savings if I did not have the guidance that I need! If brokers do not receive their (3rd party) commissions, then they will not do business anymore. I need my account serviced by a knowledgeable broker that I trust because i am a lower-income saver.

I do not want to have to pay more in fees for my 401K and IRA either! I know that if brokers can't get commissions from mutual funds, then they will have to make up that money by charging people like me more.

And I do not want to be prevented from putting different types of assets into my retirement account. I want to put precious metals such as gold and silver in my IRAs and maybe some real esate later on as I invest.

I am thankful that President Trump wants to repeal this law! I am getting on his bandwagon to please repeal this "Obamacare for your 401K and IRA" law! It is not fair because many Americans do have a brain, they have gone through the "Dave Ramsey Financial peace course" and others offered in this country, and they know what they are doing and can manage their own 401K and IRA just fine!

Sincerely,

--

Jayne Bowman, LPC, LADC, BCPCC, BCPC

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