

June 1, 2017

U.S. Department of Labor
Office of the Secretary
Secretary R. Alexander Acosta
S – 2521
200 Constitution Avenue, NW
Washington, D.C. 20210

Dear Secretary Acosta,

I am writing regarding the new “fiduciary standard” rules affecting all IRAs beginning June 9, 2017.

My husband and I each have an IRA and a Roth IRA through Edward Jones. We have used the same financial advisor for many, many years. We are very happy with him and have always felt that he was doing everything he could to put our interests first. For several years, we have been converting a certain amount of money each year from our IRAs to our Roth IRAs. This plan has worked very well for us!

It is my understanding that this opportunity to convert funds from IRAs to Roth IRAs may no longer be allowed under your new rules. I am asking and strongly recommending that you reconsider blocking these conversions (if they will, in fact, be blocked after June 9). If the reason for these new rulings is to help and protect the clients, then please **allow the conversions to continue** as they ARE in the clients’ (our) best interest.

Thank you for your consideration of my request.

Sincerely,



Cathryn L. Jardell
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San Diego, CA 92119