

From: Ann Luedtka [mailto:aluedtka@imonmail.com]
Sent: Wednesday, July 01, 2015 12:55 PM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

Hi,

I am an investor who values having the choice of what products I buy for retirement. I see no reason why the government is trying to force me to buy certain funds or limit my ability to purchase products I feel are appropriate for my retirement. It would also cost me additional funds to change my investments and this is not acceptable. The Department of Labor should drop this proposal. As I read the article, it would also make life much more difficult for financial advisors by limiting what they could sell, even if it was the best option for a client. We like our independent financial advisor and would like to continue to benefit from his valuable advice, not be forced into a one –size fits all solution that is not in our best interests or to make it harder for independent agents to continue to exist.

Sincerely,

Ann Luedtka