From: dahensley@suddenlink.net [mailto:dahensley@suddenlink.net]
Sent: Wednesday, September 02, 2015 7:32 PM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

Dear Thomas Perez,

It has been brought to my attention that the U.S. Department of Labor (DOL) is planning to move forward with a new fiduciary rule that will significantly hurt the ability of many Americans to save for retirement.

Rather than just quote the canned text with my name signed to it, let me tell you in my own words why I object.

I have my own retirement circumstances. DOL's criteria would impose on my retirement fund adviser a duty to move me out of investments which make good sense for me in my circumstances, but which do not on paper make good sense to the DOL.

My wife and I own some real estate about town. This means that my retirement funds, the stuff the adviser is permitted to take into account, do not remotely reflect my actual circumstances. Notwithstanding the recent market dive, I'm well satisfied with my decision to put essentially all of THAT FRACTION of my retirement visible to the DOL rules and to the proposed laws into the market.

It is not the proper place of the government to issue rules from on high that would override my own judgment with rules of its crafting, especially not when I know things about my own financial situation that will be invisible to those rules. How can you make my moves for me when you don't even know what pieces I have on the board?

Sincerely,

Doug Hensley Texas A&M University 1111 Neal Pickett Dr College Station, TX 77840