

Sent: Sunday, September 13, 2015 7:10 PM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

Dear Mr. Perez,

Brokerage houses owe a fiduciary duty to their customers/clients. AND those in the C-suite and their general counsel should be personally accountable.

My expectation was that Morgan Stanley would put me, its customer/client, ahead of its selfish interests. I realize now that Morgan Stanley is all about Morgan Stanley and could give a rats rear end about me.

Morgan Stanley asserts its own internal rules trump a court order that directs how one of my accounts should be split (by %). I have complied with all requirements of the court order and associated IRS rules. I find Morgan Stanley's action in refusing to allow me to carry out the court order reprehensible and financially draining. The account is frozen and Morgan Stanley can collect 12(b) fees even though I cannot deposit or take funds from the account. Almost six years have passed and the court order from October 2009 is still not satisfied. And if that were not enough, another person - a federal employee - who was to receive a % of the account is now suing me (again) because the account has not been split per the court order of October 2009.

Had Morgan Stanley allowed me to carry out the court order, the account would have been split, and I would have been spared attorney fees.. Morgan Stanley knows its actions are causing me to incur attorney fees to defend myself in a frivolous court action.

Morgan Stanley hides behind some direction of an unnamed person in their legal department. I have asked for a conference call to no avail.

I consider Morgan Stanley to have materially breached of any sense of morality and consistently breached fiduciary obligations to me as its customer and client. It's obscene.

So, I am writing to you in exercise of my First Amendment rights to petition my government for redress.

K.C.