Sent: Monday, September 14, 2015 9:13 AM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

My comment as a consumer is that the Labor Department must require advisors to act in the interests of their clients and not themselves. Here's the story that happened this spring:

Our 26 year-old son was repeatedly asked by an investment sales agent at the company that has his Roth IRA to move his money into a fund the advisor recommended. The fund was one of the "target retirement year" funds. At the time my husband and I did not have a chance to review the fund and he was busy working. He trusted the advisor because the advisor was with a company that had his and our auto insurance as well as my credit card for many years.

When I had time to review the fund choice we realized it was a terrible fund — poor returns, high fees (I think more than 3%). Luckily he was able to move the funds quickly to another more reputable fund with no adverse charges. He learned at 26 not to trust anyone as did our 25 year old daughter.

The company? USAA - where so many military have their money. I was **VERY** disappointed and surprised that this happened with a company that touts it service to the military. I was the one that recommended my kids put their initial savings/retirement accounts with USAA. If a "reputable" company feels the pressure to give obvious bad advice one can only imagine what others are doing.

R.C.