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QUICK MEMO

DATE: 9-16-2015

ATTENTION: EMR. BEN. SEC. ADM.

TO

D O L
WASH., D.C. 20210

SUBJECT CONFLICT OF
INTEREST RULE

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The proposed rule is unworkable for virtually every advisor dealing with financial services.

It will likely put many people out of business, including insurance companies. If this occurs that could be an irreversible financial disaster to our country.

The average consumer would be greatly affected since these consumers would no place to go for advice.

There is no evidence any consumer harm is being done considering fixed annuity business.

Please do NOT enact any of this ridiculous rule.

SIGNED Les Bennington