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Please do us all a favor and kill this bill. When you take a look at the fee structure of the average financial advisor compared to that of a Robo advisor you will find that the net returns have only increased by 1%. However this is taking into account of the fact of the average investor chooses their investments wisely. Most people that I talk to with regards to financial advice will tell you flat out that this is not their specialty. Meaning we hire a plumber to do the plumbing in our houses because we don't know anything about plumbing. That is of course unless you're a plumber with most people are not so therefore you have to go outside and hire somebody. Same thing is true with respect to their financial future.

Please stop finding ways to continue to regulate and strangle good honest people from doing what they do best.

Regards,

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