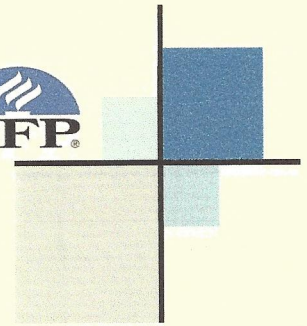


# GINNY BREWSTER



3/14/2017

Office of Regulations and Interpretations  
Employee Benefits Security Administration  
ATTN: Fiduciary Rule Examination  
Room N-5655  
U.S. Department of Labor  
200 Constitution Avenue, NW  
Washington, DC 20210

Re: RIN 1210-AB79

To Whom It May Concern:

Thank you for the opportunity to submit comments relating to the proposed extension of the Conflict of Interest rule.

First I want to say. What does the Department of Labor know about investing DOL were originally set up to watch pension funds who are not owned by the individual investor but a pension account controlled by the employer and is a promise to pay a certain amount monthly when the employee retires. These accounts were considered part of the assets or liabilities of the business. The IRA and 401K are an account owned by the individual and are their assets not their employer. You are mixing apples to oranges. One thing that is forgotten here is the right of the investor to choose who they want to work with as long as there is complete transparency of fees or commission. (really a commission is no different than a fee. Everybody gets paid somewhere and I am sure so do you)

I firmly believe that 60 days to perform your analysis is too short of a time period. It takes a long time to understand investments and it is not the fee that determines your return but the management and investments that is chosen. I am sure if your grandmother invested \$1000 in the old Pioneer Fund in 1928 and you inherited it today at a value of over \$17 Million you would not care that she paid an 8 commission on that \$1000.00. As here is a fund that has never missed a quarterly dividend and has averaged over 11.6 % per year. Better than any index who many do not reinvest dividends. Pioneer still start and will invest for a \$50 a month beginning investors. But a salesman sold that to your grandma and probably influences her as to her choice of companies and funds. The sales person helped determine future withdrawals and held the investors hand through down markets and much more.

**WEB PAGE:** [www.financial-prospertiy.com](http://www.financial-prospertiy.com) **e:mail:** [ginny@investment-alliance.com](mailto:ginny@investment-alliance.com)

**Ginny Brewster: Certified Financial Planner \* SEC Registered Principle \* CA Insurance #0801728**

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