

Thank you for the opportunity to express my thoughts on this matter. I find that allowing broker-dealers to set their own levels of compensation will harm consumers by removing the level of service away from those least able to afford it or having the cost to those clients increased. The standard fee set-up in place now levels the playing field for consumers at all levels of assets and encourages participation from all broker-dealers. While the thought may have been good in theory, the practical and real side of it is that the very consumers you seek to help will be harmed.

Ps. Please remember to introduce me to your business partners and clients. They will thank you and I will too!

Make it a great day!

Sean Fitts

Financial Representative

Director of Client Relations Center