

Hello regarding this new proposal.

It will accomplish nothing and just add more work and expense for everyone.

Why do we have to have someone (likely with a smaller net income and lower net worth, and perhaps less education) know all my assets and decide if we should or should not purchase any particular investment. My husband and I are self taught and do better than any investment advisors that we have dealt with. What does Self- directed mean if we can no longer take full responsibility for the plan?

We do not agree with this proposal.

Yours truly,
Harvey and Katherine Callfas