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From: Nicole Dodge [<mailto:ndodge@baypath.edu>]

Sent: Wednesday, February 11, 2009 7:10 PM

To: EBSA, E-ORI - EBSA

Subject: Investment Advice Final Rule

I work for a large insurance company, in a call center that services participants in our 401(k) plans. We are constantly bombarded with calls from employees pleading for advice. These participants have absolutely no idea how to invest. They are afraid of what's happening to the economy.

They are confused as to how they should allocate their funds. They look to us for advice, and we can do nothing to help them but offer an online questionnaire that assesses their risk tolerance.

This is something that participants desperately need. If they don't have a professional available to help them, they end up taking advice from their boss, their friends, their family, or worse, they may not contribute at all. Give us a chance to educate these people, and lead them on the right path to a secure retirement.