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Investment Advice-Participants and Beneficiaries

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Investment Advice--Participants and Beneficiaries

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General Comment

THE RULES SHOULD INCLUDE A GENERAL EXEMPTION FOR A REGISTERED INVESTMENT ADVISOR REPRESENTATIVE WHO GIVES GENERAL INVESTMENT INFORMATION AND INFORMATION ON SPECIFIC FUNDS WITHOUT GIVING SPECIFIC PERCENTAGES ON HOW A PARTICIPANT SHOULD PROCEED, AS LONG AS THE RIA REPRESENTATIVE'S COMPENSATION IS NOT AFFECTED BY WHAT THE PARTICIPANT CHOOSES. THIS WOULD ALLOW THE BRIEF GIVE AND TAKE BETWEEN TPA'S AND PARTICIPANTS THAT IS NORMAL IN THE INDUSTRY.