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**From:** Kevin Cusack [mailto:kevin@tricorltd.com]  
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**To:** EBSA, E-ORI - EBSA  
**Subject:** [FR Doc: E8-19272];[Page 49895-49923]; Investment Advice; Participants and Beneficiaries

Please do not move forward with this proposal.

It will not be beneficial to plan participants and it may be detrimental to plan participants. I have experience with giving advice to 401k plan participants. Many of them already have financial advisors outside of the 401k plan. Those participants who may benefit from financial advice are already receiving competent input from professionals.

Secondly, the remaining participants will be at a disadvantage when receiving financial advice from computer generated programs, mass produced educational materials and inexperienced financial professionals. This is a bad combination! Computer generated financial plans may be detrimental to many who follow the generic advice produced from these programs. Mass produced educational materials, in what ever form, will not fit most individual's particular cases, the materials will be misunderstood and in most cases the materials will not be viewed/read by the participants. Now introduce inexperienced financial professionals. These well meaning, but ignorant people will grasp on to the computer generated plans and mass produced materials in order to SELL other commissioned products. Why, their corporations will insist that revenue goals be met. Fully experienced financial professionals will have nothing to do with small balance 401k participants. So, only the new, inexperienced financial professionals will be targeting this market. They'll see huge numbers of people to contact and these may turn into commission paying clients.

Thank you,

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Prior to investing, please read the investment prospectus carefully. The prospectus contains information about the investment, including the investment objectives, risks, charges and expenses.