

September 25, 2015

TO THE MEMBERS OF THE UNITED STATES CONGRESS:

The undersigned associations, chambers of commerce, organizations, and small businesses are writing to express our serious concerns regarding the U.S. Department of Labor's ("DOL") proposed rulemaking regarding the Conflict of Interest rule. If finalized in its current form, the proposed rulemaking will disproportionately disadvantage small businesses and stifle retirement savings for millions of employees, by placing additional burdens on America's leading job creators, small businesses. This will substantially reduce retirement savings for many Americans.

On April 20, 2015, the DOL proposed a rulemaking that expands what is considered fiduciary investment advice under the Employee Retirement Income Security Act ("ERISA"), negatively impacting small business retirement plans. Through SEP IRAs and SIMPLE IRAs, small business owners and their employees have accumulated approximately \$472 billion of retirement savings covering more than 9 million U.S. households.<sup>1</sup> The DOL proposal threatens the continued success of these plans and the ability of small businesses to provide retirement security at a time when millions of Americans have reached or are approaching retirement age.

First, the proposal makes it harder to provide retirement plans to small businesses. The broadened definition of investment advice includes "sales" communications, certain educational materials and other situations where no intention to provide individualized fiduciary advice has been expected. However, the proposal carves out large plan advisors from this definition. If a plan has 100 or more participants, or \$100 million or more in plan assets, the advisor to that large plan does not have to be a fiduciary, while an advisor to a small plan does. ***Because an advisor to a small plan is not carved out of the rule, the advisor who is trying to market retirement saving options to a small plan is considered to be providing investment advice and must determine how to comply with the rule. Advisors to large plans are not burdened with these additional hurdles.*** Due to these additional burdens, advisors to small plans are likely to incur additional costs, which will be passed on to the plan. Further, some advisors to small plans may be incentivized to no longer offer their services to small plans if they determine that the small-scale of such plans means the expense and risk of changing business models and fee structures is not justified.

Second, because advisors to small businesses are not carved out of the investment advice definition, they must either change their fee arrangements or qualify for a special rule called an "exemption" in order to provide services on the same terms as before. ***However, the new exemption proposed by the DOL may not apply to small business plans.*** It does apply to individual owners of IRAs, but it is not clear whether this exemption is available for SEP and SIMPLE IRAs while they are being offered by the employer. ***Even if the new exemption—***

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<sup>1</sup> See Investment Company Institute, "How Many Households Own IRAs," based on year-end 2012 data, *available at* [http://www.ici.org/faqs/faq/faqs\\_iras](http://www.ici.org/faqs/faq/faqs_iras).

***called the “Best Interest Contract Exemption”—does apply, it would itself substantially increase costs for advisors due to its many conditions and requirements.***

More complex regulations mean more hurdles and compliance costs, and a greater likelihood of lawsuits. Main Street advisors will have to review how they do business, and likely will decrease services, increase costs, or both. Under the proposed rule, small business SEP IRA and SIMPLE IRA arrangements will become more expensive to serve, meaning that small businesses will ultimately lose access to their advisors and disproportionately bear the costs of excessive regulation. ***Consequently, the DOL’s proposed regulations risk hurting the very small businesses and workers they are intended to protect.***

Sincerely,

1st Liberty Financial	Pine Mountain Club	CA
2H Design	Charlotte	NC
312 Designs, Inc.	Troy	OH
a-1 catering	Hawthorne	CA
Absolute Automotive	Troy	OH
Access Affordable Benefits, LLC	Kissimmee	FL
Access Lifts, Inc.	Eagan	MN
Adamson Financial Planning	Marion	IA
Advanced Foot & Ankle Care Centers of Ohio	Tipp City	OH
AFC-MD Benefits Consultants, LLC	Crossville	TN
AHNE	Concord	NH
Alaska State Chamber of Commerce	Anchorage	AK
Albany Area Chamber of Commerce	Albany	OR
Allstate Agent Michelle Ferron	Virginia Beach	VA
Alsco	Knoxville	TN
American Council of Engineering Companies	Washington	DC
American Insurance	Johnstown	PA
Ameriprise Financial Advisor David Conlon	Muncie	IN
Ameriprise Financial Advisor Lee McAllister	Fort Wayne	IN
Ames Chamber of Commerce	Ames	IA

Anderson Area Chamber of Commerce	Anderson	SC
APPA Para Medical Services	Las Vegas	NV
Ardmore Chamber of Commerce	Ardmore	OK
AREAS Appraisers, Inc.	Springfield	VA
Ashland Area Chamber of Commerce	Ashland	OH
Association Business Services, LLC	Ladue	MO
Association for Advanced Life Underwriting	Washington	DC
Atlas for Educators, LLC	Goshen	IN
Avery Group Insurance and Financial Services	Centennial	CO
B & I Agencies Co.	Wabash	IN
Baltimore Washington Corridor Chamber	Laurel	MD
BAMR, LLC	Louisville	KY
Baytown Chamber of Commerce	Baytown	TX
Beckley-Raleigh County Chamber of Commerce	Beckley	WV
Bellbrook-Sugarcreek Area Chamber of Commerce	Bellbrook	OH
Beltway Movers Associates, Inc.	Alexandria	VA
Benefit Consultants of America, LLC	Fort Myers	FL
Benefits Plus	Lexington	KY
Bennett Office Technologies, Inc.	Willmar	MN
Berger Benefit Connections	Dubuque	IA
Berkeley Chamber of Commerce	Moncks Corner	SC
Bilitz Financial	Fond du Lac	WI
Bill Houk Agency, Inc.	Clinton	MO
Billings Chamber of Commerce	Billings	MT
Blair County Chamber of Commerce	Altoona	PA
Blue Mango Learning Systems	McLean	VA
Bryon Holz & Associates	Brandon	FL
Bryson Financial	Long Beach	CA
Building Industry Association of Clark County	Vancouver	WA

Business Council of Alabama	Montgomery	AL
Buttonwood Investment Services, LLC	Littleton	CO
C & B Ent, Inc	Presque Isle	ME
Cambridge Financial Center	Salt Lake City	UT
Canopy Financial Group	Lakeville	MN
Canyon Small Animal Hospital	Caldwell	ID
Capital Asset Planners, LLC	Oakland	CA
Capital Assurance Associates	Fort Worth	TX
Central Financial Group	Fort Dodge	IA
Cerritos Regional Chamber of Commerce	Cerritos	CA
Certified Financial Services, LLC	Paramus	NJ
Charlotte Chamber of Commerce	Charlotte	NC
Cincinnati USA Regional Chamber	Cincinnati	OH
Cincinnati Wellness LLC	Lebanon	OH
Cin-Day Health Services LLC	Lebanon	OH
CIS	Troy	MI
Clark Financial	Lakewood	OH
Client First Financial Services	West Point	GA
Clifton Chamber of Commerce	Clifton	TX
CliftonLarsonAllen LLP	Joliet	IL
Clopay Building Products	Troy	OH
Colorado Competitive Council	Denver	CO
Community Health Charities of America	Alexandria	VA
Connections Counseling, LLC	Anchorage	AK
Cornerstone Family Office, Inc.	Carlsbad	CA
Corning Area Chamber of Commerce	Corning	NY
CP Winston	Winston-Salem	NC
Cracker Barrel	Orlando	FL
Crisis Center for South Suburbia	Tinley Park	IL
Dagostino & Briselli	Mechanicsburg	PA
Dang Good Yoga	Escondido	CA

Daves Services	Troy	OH
DBK Consulting	Arlington	VA
Dembo Jones	Rockville	MD
Denver Metro Chamber of Commerce	Denver	CO
Diversified Investments & Insurance	Ketchikan	AK
Diversify, Inc.	South Jordan	UT
Door and Hardware Institute	Chantilly	VA
Dp Financial Services LLC	Layton	UT
Eagle Strategies, LLC	Bend	OR
Eau Claire Chamber of Commerce	Eau Claire	WI
Ecotec LTD LLC	TROY	OH
Ed Zierold & Associates, LLC	Independence	OH
Education Planning Resources	New Palestine	IN
Education Planning Resources Indiana, LLC	Noblesville	IN
Efaw, Inc.	Torrance	CA
Elegant Embroidery Inc.	Lake Zurich	IL
Ellis Insurance & Financial Group	Baton Rouge	LA
Ellowitch3, LLC	Paramus	NJ
Eminence Financial	Grand Rapids	MI
Emmi & Sons Inc.	Baldwinsville	NY
Employee Assistance Professionals Association, Inc.	Arlington	VA
Eric Guenther State Farm	South Bend	IN
Erstad & Company Inc.	Boise	ID
Estate & Pension Plans, Inc.	Jackson	MI
ETF designs	Bedford	Ma
Euclid	West Palm Beach	FL
F.C.Tucker Emge Realtors	Evansville	IN
Fairview Evergreen Nurseries, Inc.	Fairview	PA
Fall River Area Chamber of Commerce & Industry	Fall River	MA
Farmers Agent Matthew Slack	Yorkville	IL

Farmers Financial Services, LLC	Haslett	MI
Farmers Insurance & Financial Services	Newport News	VA
Federal Title & Escrow Company	Washington	DC
Fenstra Investments	Willmar	MN
Fessler & Langdon	Troy	Ohio
Financial Architects of Virginia Inc.	Fredericksburg	VA
Financial Partners Group	Louisville	KY
Financial Security Group	Virginia Beach	VA
Financial Services Institute	Washington	DC
First Financial Group	Bethesda	MD
First Financial Group of Largo	Largo	FL
First International Bank and Trust	Fargo	ND
Firsttrust Financial Resources, LLC	Philadelphia	Pa
Fort Worth Chamber of Commerce	Fort Worth	TX
Friedman Associates	Virginia Beach	VA
Garza & Associates	Oklahoma City	OK
Gateway Chambers Alliance	Cerritos	CA
Geetings, Inc. & G.I. Warehouse Corp.	Pella	IA
Georgia Chamber of Commerce	Atlanta	GA
GH MUELLER,LLC	Bloomington	MN
Girish Banaji, DDS PC	Fairfax	VA
Glenwood Springs Chamber Resort Association	Glenwood Springs	CO
Global Vacation Network	Elgin	IL
Gnosis Management Group, LLC	Lebanon	OH
Gordon Marketing	Noblesville	IN
Greater Albuquerque Chamber of Commerce	Albuquerque	NM
Greater Durham Chamber of Commerce	Durham	NC
Greater Flagstaff Chamber of Commerce	Flagstaff	AZ
Greater Louisville, Inc.	Louisville	KY
Greater Miami Chamber of Commerce	Miami	FL

Greater Oak Brook Chamber of Commerce	Oak Brook	IL
Greater Oak Brook Chamber of Commerce and Economic Development Partnership	Oak Brook	IL
Greater Providence Chamber of Commerce	Providence	RI
Greater Reading Chamber of Commerce & Industry	Reading	PA
Greater Yakima Chamber of Commerce	Yakima	WA
Growth Alliance for Greater Evansville	Evansville	IN
GTM Sales, Inc.	Littleton	CO
Gulick Group, Inc.	Reston	VA
Gwen Jorden DDS	Lubbock	TX
H. M. Rosenblatt, Attorney-at-Law, P.A.	Gainesville	FL
Hampton Insurance & Financial Services	Upton	WY
Hanover Area Chamber of Commerce	Hanover	PA
Harford County Chamber of Commerce	Bel Air	MD
Hartley Transportation, Inc.	Watertown	SD
Haubert Howe LLC	Troy	OH
Headley Financial Group	Omaha	NW
Heart of Georgia Insurance Brokers, Inc.	Macon	GA
Heartcare CPR INSTRUCTION	Wilmington	DE
Hege Financial Group	Winston Salem	NC
Hess Pumice Products, Inc.	Malad City	ID
Hines securities	Katy	TX
Home Instead Senior Care	Burbank	CA
Hot Tops Salon	Huntsville	TX
Hueneme Chamber of Commerce	Port Hueneme	CA
Illinois Chamber of Commerce	Springfield	IL
Independent Insurance Sales	Oak Island	NC
Indiana Chamber of Commerce	Indianapolis	IN
Indiana Insurance Advisors	Cicero	IN
InsMark, Inc.	Alamo	CA

Insurance & Business Planning, Inc.	Evansville	IN
Investment Center at Crossroads Bank	Wabash	IN
Iowa Association of Business and Industry	Des Moines	IA
J Alden Assoc., Inc.	Jenkintown	PA
J.W. Cole Financial	Melbourne	FL
Jacobs Financial Services Agency, Inc.	Westlake	OH
Jeff Davis Parish Economic Development, Tourism and Chamber of Commerce	Jennings	LA
Jenkins Associates LLC	Chanhassen	MN
John Pauley & Associates	Charleston	WV
Johnson City Chamber of Commerce	Johnson City	TN
JS Logistics	St Louis	MO
JV Manufacturing, Inc.	Springdale	AR
K Industries	Janesville	IA
Kahler Automation Corp.	Fairmont	MN
Kalos Financial, Inc.	Alpharetta	GA
Kelley Financial Services, Inc.	Omaha	NE
Kentucky Chamber of Commerce	Frankfort	KY
Kerrville Area Chamber of Commerce	Kerrville	TX
Kingsport Chamber of Commerce	Kingsport	TN
Klamath County Chamber of Commerce	Klamath Falls	OR
KMS Financial Services Advisor Jeff Albers	Tacoma	WA
Knappen Milling Company	Augusta	MI
Kojetin Insurance and Financial Services	Great Falls	MT
Konen Insurance	Aurora	IL
L.O Thomas & Co., Inc.	Linwood	NJ
Lamont Financial Services	Novato	CA
Landmark Senior Resources Insurance Service, Inc.	San Jose	CA
Lanicom LLC	Troy	OH
Lawrence F Kolasa, CLU, ChFC, LLC	Birmingham	MI



LBA Group, Inc.	Greenville	NC
Lee Goeres Insurance	Missoula	MT
Leichner Financial Group Inc.	Pepper Pike	OH
Lifetime Financial Growrh	Columbus	OH
Lima Allen County Chamber of Commerce	Lima	OH
Lincoln Financial Advisors	Gaithersburg	MD
Lincoln Financial Advisors	Columbia	MD
Lions Eye Bank of NW PA	Erie	PA
Lisa Vandenburg, Ltd.	Washington	DC
Long Term Financial Solutions, LLC	Tampa	FL
Longview Chamber of Commerce	Longview	TX
Loudoun County Chamber of Commerce	Leesburg	VA
LSA Securities	Pittsburgh	PA
Manjit Singh CPA	Falls Church	VA
Maple Mountain Insurance Services	Mapleton	UT
Mark Carney Insurance Agency	Holly	MI
Maryland Chamber of Commerce	Annapolis	MD
Massage Envy	Lebanon	OH
MassMutual Agent Edward Vespa	Syracuse	NY
MassMutual Agent Francis Surette	Vienna	VA
MassMutual Eastern Pennsylvania	Center Valley	PA
MassMutual Financial Group	Louisville	KY
McGladrey LLP	Troy	OH
McLean County Chamber of Commerce	Bloomington	IL
MCM Precision Castings, Inc.	Weston	Oh
McNeely Financial Services Inc.	Spencer	WI
Mechanical Rubber & Transmission, Inc.	Grand Rapids	MI
Merken Insurance & Investment Services	West Hills	CA
Metals Service Center Institute	Rolling Meadows	IL
MetLife Agent Brian Addy	Shreveport	LA
MetLife Premier Client Group	Anderson	MO

Metro Denver Economic Corporation	Denver	CO
Miami County Foundation	Piqua	OH
Michigan Chamber of Commerce	Lansing	MI
Michigan Pension Group	Battle Creek	MI
Milledgeville-Baldwin County Chamber of Commerce	Milledgeville	GA
MML Investors Services Inc.	Huntington	WV
Mobile (Alabama) Area Chamber of Commerce	Mobile	AL
Modern Woodmen Of America	Malden	MO
Monroe Chamber of Commerce	Monroe	LA
Montana Chamber of Commerce	Helena	MT
Moshides Financial Group	Amherst	NY
Mutual of Omaha	Oklahoma City	OK
MVP Benefits	North Andover	MA
Myrtle Beach Area Chamber of Commerce	Myrtle Beach	SC
NAIFA	Boston	MA
NAIFA - Kalamazoo	Kalamazoo	MI
NAIFA Cleveland	Valley View	OH
NAIFA-Alaska	Anchorage	AK
NAIFA-Arizona	Scottsdale	AZ
NAIFA-Arkansas	Little Rock	AR
NAIFA-Black Hills	Rapid City	SD
NAIFA-California	Sacramento	CA
NAIFA-Central Jersey	Rutherford	NJ
NAIFA-Charlotte	Charlotte	NC
NAIFA-Connecticut	Hartford	CT
NAIFA-Delaware	Wilmington	DE
NAIFA-Denver	Louisville	CO
NAIFA-Florida	Tallahassee	FL
NAIFA-Georgia	Suwanee	GA
NAIFA-Greater Detroit	Farmington Hills	MI

NAIFA-Greater Washington DC	Washington	DC
NAIFA-Hawaii	Honolulu	HI
NAIFA-Idaho	Meridian	ID
NAIFA-Illinois	Springfield	IL
NAIFA-Indiana	Fishers	IN
NAIFA-Iowa	Cedar Falls	IA
NAIFA-Kansas	Topeka	KS
NAIFA-Kentucky	Louisville	KY
NAIFA-Louisiana	Baton Rouge	LA
NAIFA-Maryland	Annapolis	MD
NAIFA-Michigan	Dewitt	MI
NAIFA-Minnesota	Minneapolis	MN
NAIFA-Mississippi	Jackson	MS
NAIFA-Montana	Kalispell	MT
NAIFA-Nebraska	Lincoln	Ne
NAIFA-New Jersey	Trenton	NJ
NAIFA-New Mexico	Bosque Farms	NM
NAIFA-North Dakota	Bismarck	ND
NAIFA-North Missouri	Edina	MO
NAIFA-Northwest N.J.	Hopatcong	NJ
NAIFA-NYS	Fishkill	NY
NAIFA-Ohio	Columbus	OH
NAIFA-Oregon	Salem	OR
NAIFA-Pennsylvania	Harrisburg	PA
NAIFA-South Carolina	Columbia	SC
NAIFA-Southern Maine	Portland	ME
NAIFA-Springfield	Springfield	MO
NAIFA-Tennessee	Murfreesboro	TN
NAIFA-Texas	Austin	TX
NAIFA-Virginia	Henrico	VA
NAIFA-Washington	Seattle	WA

NAIFA-Wisconsin	Madison	WI
Naperville Area Chamber of Commerce	Naperville	IL
National Association of Insurance & Financial Advisors	Falls Church	VA
National Association of the Remodeling Industry	Des Plaines	IL
National Black Chamber of Commerce	Washington	DC
National Federation of Independent Business	Washington	DC
Neri Bakery	Greenwich	CT
Nestegg Repairman	Troy	OH
NetWorth Asset Management	Marco Island	FL
New Jersey State Chamber of Commerce	Trenton	NJ
New York Life Insurance D.P. Oppel Associates	Duncansville	PA
New York Life Agent Insurance John Holmes, III	Knoxville	TN
New York Life Insurance Agent Anthony Vallos	North Canton	OH
New York Life Insurance Agent Arthur Smith	Huntsville	AL
New York Life Insurance Agent Barbara Whitmore	Avon	OH
New York Life Insurance Agent Brent Neilsen	Salem	OR
New York Life Insurance Agent Carmine Verrecchia	Bala Cynwyd	PA
New York Life Insurance Agent Collin Scott	Glen Allen	VA
New York Life Insurance Agent Curtis James Jr.	Jacksonville	FL
New York Life Insurance Agent David Bearden	Tucson	AZ
New York Life Insurance Agent Ellen Tillman	Bethesda	MD

New York Life Insurance Agent Janine Ruland	Mill Creek	WA
New York Life Insurance Agent Jessica Bartoszek	Winchester	VA
New York Life Insurance Agent John Pauley	Charleston	WV
New York Life Insurance Agent Jon Stamberger	Highland Heights	OH
New York Life Insurance Agent Jonathan Koepke	Boulder	Co
New York Life Insurance Agent Joseph Grimsic	Medina	OH
New York Life Insurance Agent Joseph Levine	Burleson	TX
New York Life Insurance Agent Kenneth Bakula	Appleton	WI
New York Life Insurance Agent Kristin Byrd	Little Rock	AR
New York Life Insurance Agent Larry McCoy	Seven Hills	OH
New York Life Insurance Agent Lori Kaplan	Beachwood	OH
New York Life Insurance Agent Martha Walp	Brecksville	OH
New York Life Insurance Agent Mary Pat Brennan	Mason	OH
New York Life Insurance Agent Michael Colkitt	Bala Cynwyd	PA
New York Life Insurance Agent Michael O'Neill	Riverside	CA
New York Life Insurance Agent Michael Zorn	Bismarck	ND
New York Life Insurance Agent Nicholas Garofalo	Stratford	CT
New York Life Insurance Agent Rex Floyd	Nacogdoches	TX
New York Life Insurance Agent Rod Bieber	Saginaw	MI

New York Life Insurance Agent Sara Franklin	Charlotte	NC
New York Life Insurance Agent Stanley Kline	Vicksburg	MS
New York Life Insurance Agent Stephen Niple	Seven Hills	OH
New York Life Insurance Agent Suzanne Smaltz	Seven Hills	OH
New York Life Insurance Agent Timothy Moore	San Dimas	CA
New York Life Insurance Agent Walter Scott	Seven Hills	OH
Nolaming Properties LLC	New Orleans	LA
Norse Design Services, Inc.	Tyngsboro	MA
North Orange County Chamber of Commerce	Fullerton	CA
Northern Kentucky Chamber of Commerce	Fort Mitchell	KY
Northern Rhode Island Chamber of Commerce	Lincoln	RI
Northrim Bank	Anchorage	AK
Northwestern Mutual Agent Barron Weeks	Englewood	CO
Northwestern Mutual Agent Daniel Dalin	East Syracuse	NY
Northwestern Mutual Agent John Haffner	Indianapolis	IN
Northwestern Mutual Agent Kevin Rice	Evansville	In
Northwestern Mutual Agent Matthew Abold	East Syracuse	NY
Northwestern Mutual Agent Michael Kunzler	Provo	UT
Northwestern Mutual Agent Spencer Fitts	Raleigh	NC
Nugget Alaskan Outfitter	Juneau	AK
Offix LC	Gainesville	VA
Ogden/Weber Chamber of Commerce	Ogden	UT
Ohio Chamber of Commerce	Columbus	OH
OneAmerica Financial Partners	Indianapolis	IN
Oshkosh Chamber of Commerce	Oshkosh	WI

Owen, Wealth & Retirement Strategies	Erdeneheim	PA
Oxnard Chamber of Commerce	Oxnard	CA
Parminder Singh Ahuja, CPA PC	Gaithersburg	MD
Peckinpugh Financial Group	Muncie	In
Penn Mutual	Ogden	UT
Pennsylvania Chamber of Business and Industry	Harrisburg	PA
Perfect Hose Fittings Assemblies LLC	Denver	CO
Plancorp	Valley View	OH
Platt Financial	Charlottesville	VA
Portenga Manufacturing Company	Ferrysburg	MI
Principal	Dyersville	IA
Principal Financial Group	Martinsville	IN
Principal Financial Group	Salt Lake City	UT
Princor Financial Services Corp.	Mansfield	OH
ProCare Vision Center	Troy	OH
Process Machinery Inc.	Shelbyville	KY
Protective Life	Montgomery	AL
Prudential Financial	Scotts Valley	CA
Quad Cities Chamber of Commerce	Davenport	IA
Regional Insurance	Encinitas	CA
Rhode Island Assoc of Ins Agents, Inc.	Warwick	RI
Rice Lake Chamber of Commerce	Rice Lake	WI
Richard Darrah, CLU, ChFC	Corydon	IA
Richland Area Chamber of Commerce	Mansfield	OH
Robert Avery and Associates, Inc.	Denver	CO
Rocco's Ristorante Pizzeria	Walnut Creek	CA
Rockgate Financial Partners	Norman	OK
Rubino and Liang	Newton	MA
S. Lee Smith, Jr., Inc.	Salisbury	MD
Sacry Electric Inc.	Whitehall	MT

Sales Automation Support, Inc.	New Berlin	WI
San Jose Silicon Valley Chamber of Commerce	San Jose	CA
Savannah Area Chamber	savannah	GA
Scott J. Peterson, CFP	Spokane	WA
SDI, Inc.	Little Rock	AR
Seymour & Associates	Sylvania	OH
Shoals Chamber of Commerce	Florence	AL
Simply Made for You	Willows	CA
Sirak Financial Services	Canton	OH
SKG Consulting Group, LLC	Centreville	VA
Skylight Financial Group	Cleveland	OH
Small Business Council of America	Bethesda	MD
Snacktime Vending	St.Marys	OH
Solidarity Financial, Inc.	Plymouth	MN
Sonnenfeld Financial, Inc.	Winona	MN
South Tex Organics, LLC	Mission	TX
Southern Keystone Services	Alpharetta	GA
Sparkly Cleaning Services, Inc.	Hackensack	NJ
St. Bonore Financial Services	Oak Harbor	OH
State Farm Insurance Agent Brad Jacobson	Cedar Falls	IA
State Farm Insurance Agent Charles Wright	South Hill	VA
State Farm Insurance Agent Chris Neal	Mishawaka	IN
State Farm Insurance Agent Coe Bancroft	Glastonbury	CT
State Farm Insurance Agent Dale Viniard	Crestwood	KY
State Farm Insurance Agent Geral Garcia	San Leandro	CA
State Farm Insurance Agent Jim Metzler	Indianapolis	IN
State Farm Insurance Agent Marcus Edwards	Jeffersonville	IN
State Farm Insurance Agent Michael Berrey	Corvallis	OR
State Farm Insurance Agent Michael Lerdall	Apache Junction	AZ
State Farm Insurance Agent Rick Reid	Granger	IN



State Farm Insurance Agent Robert Gutshall	Parsons	WV
State Farm Insurance Agent Ronal Donelson	South Bend	IN
State Farm Insurance Agent Rose Goheen	Virginia Beach	VA
State Farm Insurance Agent Ryan Sousley	Mishawaka	IN
State Farm Insurance Agent Tammera Randolph	North Pole	AK
State Farm Insurance Agent Tim Grauel	South Bend	IN
State Farm Insurance Agent Tom Conley	Agoura Hills	CA
State Farm Insurance Agent Edward Randolph	Fairbanks	AK
Stephen A Kohn & Associates, Ltd	Lakewood	CO
Sticks & Stones Unlimited, Inc.	Arlington	TX
Stifel Financial Advisor Michael McCallum	Glenwood Springs	CO
Strategic Choices Financial	South Pasadena	CA
Strategic Financial Concepts, Inc.	Springfield	MO
Sullivan & Sullivan	Manchester	NH
Superior Excavating	Ashland	VA
Swarthmore Financial Services	New Castle	DE
Taiwanese American Chamber of Commerce of Greater Los Angeles	San Gabriel	CA
Templeton Marketing	Albuquerque	NM
The Association of Union Constructors (TAUC)	Arlington	VA
The Golleher Group, LLC	Dickerson	MD
The Greater Boston Chamber of Commerce	Boston	MA
The Hammond Agency, Inc.	Falls Church	VA
The Legend Group	Independence	OH
The Musuneggi Financial Group	Pittsburgh	PA
The O'Connor Insurance Agency	Modesto	CA
The Retirement Advantage, MI	Almont	MI
The United Regional Chamber of Commerce	Attleboro	MA
The Vermont Agency	Colchester	VT

The Wellington Group LLC	Indianapolis	IN
The Witte Co., Inc.	Washington	NJ
Tim Rowen Insurance Agency	Turlock	CA
Timber Trails RV Park	Decatur	MI
Transamerica Companies	Baltimore	MD
Transamerica Financial Advisors, Inc.	Greenville	OH
Trans-Union Customs Service, Inc.	Westlake Village	CA
Tri-City Regional Chamber of Commerce	Kennewick	WA
True North Financial Solutions	Sandy Hook	CT
U.S. Chamber of Commerce	Washington	DC
United Plan Administrators, Inc.	Westlake Village	CA
Venus Investments Inc.	Clinton Township	MI
Vonna Husby and Associates, LLC	Fairbanks	AK
Voya Financial Advisors	West Des Moines	IA
Water Tower Financial Partners LLC	Chicago	IL
Watson Agency, Inc.	Cicero	IN
Wealth Advisory Group	East Greenbush	NY
WealthPlan Financial Partners	Charlotte	NC
Weiss Financial	Carmel	IN
Wenatchee Valley Chamber of Commerce	Wenatchee	WA
West Virginia Chamber of Commerce	Charleston	WV
Wilcox Financial Services, Inc.	Fishers	IN
William A. Hardy Financial Group	Akron	OH
Winner Destination	San Marcos	CA
Woodbury Financial Services, Inc.	Arnold	MO
Worthington Area Chamber of Commerce	Worthington	OH
Wright Veterinary Hospital	Glenwood	AR

cc: The Honorable Thomas Perez, Secretary of Labor  
Mr. Jeff Zients, Director, National Economic Council