Please keep in place a reasonable and cost effective mechanism for advisors to have their records reviewed and expunged.

There are plenty of examples of either false or frivolous claims against advisors that shouldn't be on their records.

This isn't to say that there also are bad apples who deserve to have marks on their records or to not be in the business of advising.

But to not have a reasonable forum with reasonable costs and mechanism in place to have things heard is simply not fair.

Regards,

Andy Rieger Senior Vice President Financial Planning Specialist Morgan Stanley

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