

# Managing Your Money

## Protect Your Retirement

(NAPSA)—A new rule out of Washington could well make retirement saving even harder, particularly for the middle class—but there is something you can do about it.

### The Problem

The Department of Labor has proposed a retirement regulation that will limit access to financial advice, limit choices and ultimately raise the cost of saving with additional fees and higher costs. Savers in brokerage accounts will no longer be able to



**Most Americans work hard to save for their future. New regulations shouldn't make it harder.**

receive the same level of advice from their financial adviser without paying more, often for services they do not want or need. Without this advice, savers will have to go it alone or perhaps turn to the Internet for guidance.

While the regulation is likely well intended, its unintended consequences will harm the savers most in need of guidance. In fact, 98 percent of IRA investors with less than \$25,000 are in a brokerage account.

### What's Being Done

Many people are asking their legislators where they stand on this situation. Anyone can write to [www.house.gov](http://www.house.gov) and [www.senate.gov](http://www.senate.gov) about this or any issue.

### Learn More

For further facts about how the rule can impact your retirement savings, visit [www.keepretirementopen.com](http://www.keepretirementopen.com).