

Laura Devinsky

August 1, 2018

SEC

100 F Street, NE
Washington, DC 20549

Via e-mail at rule-comments@sec.gov.

Re: File Number S7-07-18

Dear Sir or Madam:

I am a 26-year old college graduate. I work for a company that offers a 401k plan with a match. I participate in the plan contributing enough to receive the match. I have done so since I began working for that company.

I have reviewed the three proposed disclosures. They are difficult to understand and are not clear in what they are trying to do. Many terms are not defined; not everyone will understand what a brokerage account is. If the idea is to give investors information to help them understand whether their brokers or advisers are harming them, these disclosures do not achieve that end.

It seems to me that the simplest thing to do is just to require brokers and advisers to give advice and information in the investors' best interest. This way I don't have to worry whether they are trying to take advantage of me.

Sincerely,

Laura Devinsky