The proposed rules appear to be a potential unreasonable intrusion into the financial affairs of <u>competent</u> individuals by "..."qualified persons" who reasonably believe that financial exploitation is occurring..." without any declaration of incompetency! In addition, the requirement to have a "Trusted Contact Person" should definitely be optional. A competent senior individual should have the right to opt out of any or all of the newly proposed rules.

"Reasonable belief" is extremely vague and potentially harmful to the investor.