The clarification of the Fiduciary Rule could not be coming at a better time. Consumers of financial services have come to distrust the industry and the need for a fiduciary approach to all financial advice is obvious. I hope that the final version of the regulations eliminates any loopholes and exceptions and explicitly states that those who provide investment advice must put their clients' best interests first. We expect this type of care elsewhere in society, yet the financial services industry has been able to get rules created allowing them to do what is in their best interest rather than their clients'. This is the best opportunity for the government to do what is right for society and that should be their role. If that creates extra expenses and requires additional training for those who will need to adjust their business practices to do what is best for their clients, so be it. They should be able to run profitable businesses while still doing what is best for their clients.