I am not in favor of additional DOL Fiduciary regulations as in the current proposal. I feel we have enough compliance and regulatory issues with FINRA, the SEC, and the States. An additional layer is not required in my opinion. I have had 45 years in the financial services profession and certainly understand the need for regulation. However extending the fiduciary issues to all is something that is not needed. I seems that there are a very small few who who cause the problems for all in this area. Dennis M. Axman, CLU, ChFC, AEP, CFP.