

**From:** [dennis.rooyakkers@nm.com](mailto:dennis.rooyakkers@nm.com) [<mailto:dennis.rooyakkers@nm.com>]

**Sent:** Thursday, July 16, 2015 1:07 PM

**To:** Webmaster DOL

**Cc:** [dennis.rooyakkers@nm.com](mailto:dennis.rooyakkers@nm.com)

**Subject:** fiduciary rule

To whom it may concern, I have been a Northwestern Mutual agent for 37 years. My client retention rate is 97%. My clients are very satisfied with the advice I provide to them. I regularly advise them about their retirement accounts. This advice is based on their objectives, risk tolerance, financial situation, tax situation and liquidity needs. I tell them how I get paid: fee based or commission based. We discuss the advantages and disadvantages to them and weigh the cost of each. They decide how we proceed. Yesterday, I spoke with a young lady who was retired 10 years. She wanted more stability in her portfolio. She and I developed a plan that met her immediate liquidity needs, met her potential liquidity needs in the near future and coordinated her 401k distribution to dovetail with her future Social Security payments. I helped her develop a plan she could feel confident in going forward. I could not have helped her with the restrictions you are proposing. Please rescind that order. Sincerely, Dennis

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Northwestern Mutual  
720 East Wisconsin Avenue  
Milwaukee, Wisconsin 53202-4797.