I believe that this proposed rule is unnecessary. Changing and broadening the scope of what is considered to be a regulated fiduciary as proposed will more likely than not simply create more headache and hassle for people facing retirement as well as adding more unenforceable and unclear rules. I recommend rejecting any outcome from this rulemaking process unless the end result is less, rather than more being regulated. Since that is not the case presently, I oppose this rule. Incremental over-regulation of everything is harmful for society and our economy, and must stop. If you proceed with this rulemaking, use it to rescind existing rules, not to impose new ones.