If adopted, these proposals would allow certain broker-dealers, insurance agents, and others that act as investment advice fiduciaries to continue to receive many common forms of compensation that otherwise would be prohibited as conflicts of interest.

The statement immediately above is a problem. Do not allow the conflicts of interest.

The proposed rule, and related exemptions, would increase consumer protection for plan sponsors, fiduciaries, participants, beneficiaries, and IRA owners.

The statement immediately above is good. Do provide more protections from consumer legal actions.