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From: Ann Hanus [mailto:ann.hanus@gmail.com]

Sent: Sunday, September 06, 2015 12:43 PM

To: EBSA, E-ORI - EBSA

Subject: Comments for RIN 1210-AB32

I strongly support the proposed fiduciary rule change that would require a fiduciary duty to anyone advising people on retirement accounts. I believe this should include brokers and insurance agents as well. People have relied on financial advisors that have not placed the interests of their clients ahead of the financial advisor's own self interest.

I have seen first hand the results of this situation when a broker under the guise of a financial advisor sold my 90 year old mother inappropriate funds that provided him with a high commission, and unfortunately my mother received losses on her investments and poor returns.

Ann Hanus

Sent from my iPad