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From: Victoria Fabia [mailto:veefabia@gmail.com]

Sent: Sunday, September 13, 2015 4:24 PM

To: EBSA, E-ORI - EBSA

Subject: RIN 1210-AB32

Mr. Perez,

I read Michelle Singletary's article titled "Is your adviser truly protecting your retirement?" in the Business section of the 13 Sept 2015 Washington Post. I strongly support requiring ALL financial advisors to put their clients' interest first. My mother lost a significant amount of her retirement savings 10+ years ago because she thought her financial advisor was looking out for her best interests when she allowed him to invest her money. Her "suitable" investment paid off for him, not her.

I know there will be a great hue and cry from the financial industry, and I'm sure they've already started lobbying the administration and the Congress. Stand firm and put this requirement in place.

In light of the fact lobbyists and the financial industry may prevail, I suggest putting public service announcements on TV saying things like "Before you turn your retirement savings over to an investment advisor, first ask if the advisor is working in YOUR best interests. If your advisor says "No," decide whether you want to let this person invest the money you've saved in your IRA," and "Getting ready to retire and trying to decide how to invest your retirement savings? Ask if the advisor is a 'fiduciary.' Why? Because fiduciaries have a DUTY TO ACT IN THE INTEREST OF THEIR CLIENTS. Advisors who are not fiduciaries only have to provide advice they think is 'suitable' for their clients."

Run the script on the screen so older viewers will be able to listen and read at the same time. It will sink in better. Use the KISS Principle and talk to the lowest common denominator. You'll be doing a service for the American people and saving the USG money because there will be fewer people on the dole and more people who will be able to support themselves in their old age. They'll also likely have a bit of money to spend in their communities.

Thank you for your time and effort on this issue.

Victoria Fabia
Fairfax, VA

Sent from my iPhone 6 Plus