

From: Don Sperlin [mailto:dons98043@yahoo.com]
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Put it on record that i am desiring FIDUCIARY advice when deciding what to do with savings as my wife and i both become retired soon!!! Just like what David Certner said, we will be making significant, one time decisions that will effect our lives throughout retirement and the government can help by giving us some protections. **At least** we need transparency [buyer beware] over "who is the buyer working for"? We need to know if we are hearing a sales pitch or getting good advice!

I expect to pay something for expertise of a working person who is assisting me but hidden objectives contrary to my own best interests can be quit damaging to my financial health.

Yahoo!! to Thomas Perez who said in an interview: "I was concerned if I was going to hurt the people I want to help. And the answer is 'Hell no'" This quote made me cheer!!! THANK YOU MR PEREZ !!!!!

Thanks also to M. Singletary of Washington Post Writers Group for bringing this to my attention!!