

**From:** Carol Scelsa [mailto:carol.scelsa@voyafa.com]  
**Sent:** Saturday, September 19, 2015 1:10 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** DOL Proposed Fiduciary Rule

I have been a Registered Representative for over 25 years. Even though I do not act as a Fiduciary I have always placed the best interest of my clients first. The majority of my clients have less than \$100,000.00 in their retirement accounts and are very much in need of my guidance and assistance. They do not want to access their accounts solely on the computer nor do they want to talk to a Customer Service rep from another country who is very difficult to understand. They like the fact that I am a constant who they can meet with and talk to on a regular basis.

I wish that lawmakers had a fiduciary responsibility to do what's in the best interest of the citizens of the U.S. There are corrupt people all over the world who take advantage of people in every aspect of our lives. That is why my relationship with my clients is such an important one. I have known most of these people for many years and they trust me.

The new rules if passed in their current form, will make it almost impossible for me to continue on in this business. While I believe some steps could be taken to further protect investors these rules seem to do just the opposite. The wealthy will always be able to afford the best advice and guidance no matter the cost however they are in the minority.

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