

From: Susan Wier [mailto:swier@1stamericantrust.com]
Sent: Monday, September 21, 2015 2:31 PM
To: EBSA, E-ORI - EBSA
Subject: DOL Fiduciary

I find it insulting that the DOL feels that most of the representatives in the financial services industry are unethical. My experience is that representatives already do their very best to do what is the best for their clients, even though they technically operate under a suitability standard. To add this onerous requirement to the industry is to make the ability of representative to serve their client very difficult. Smaller net worth clients will be left to fend for themselves.



Susan D. Wier, CFP, ChFC, RFC
First American Trust. LLC
1802 W. 17th Street
Bloomington, IN 47404

812-336-4810
812-336-4850

Proud member of National Association of Insurance and Financial Advisors (NAIFA)

CONFIDENTIALITY NOTICE: This communication is confidential, may be privileged and is meant only for the intended recipient. If you are not the intended recipient, please notify the sender ASAP and delete this message from your system.

IRS CIRCULAR 230 NOTICE: To the extent that this message or any attachment concerns tax matters, it is not intended to be used and cannot be used by a taxpayer for the purpose of avoiding penalties that may be imposed by law.