

**From:** Kent Waugh [mailto:kwaugh@agorawealthmanagement.com]  
**Sent:** Monday, September 21, 2015 5:50 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** DOL Fiduciary Rule

Good Afternoon,

I am writing this to voice my opposition for the proposed rule. While the intent of the rule may be to help the end consumer, I believe in the end that it will in fact end up being detrimental to middle class investors. The financial services industry is already required to act in a manner consistent with the rule. The attempt to regulate morality has never and will never work. The vast majority of financial professionals act in their clients best interest on a daily basis. This rule, if enacted would create more work and therefore allow for less time to work with individuals on their financial priorities – therefore hurting the very people it is intended to help.

Please act prudently and reject this proposed rule.

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