

From: Michael Whitley [mailto:mcwhitleyjdm@gmail.com]

Sent: Tuesday, September 22, 2015 10:51 AM

To: EBSA, E-ORI - EBSA

Subject: The DOL Fiduciary Rule

Insurance producers already act in the best interests of their clients (by nature of the products) and the rule would prevent many middle-class Americans from receiving the retirement investment advice they need. Also I believe this would take things one step closer to the Federal government to not to act as a Fiduciary in setting up the confiscation of Federally regulated products ie. Tax deferred status for use in paying Federal Debt. This may be the only option to fix the future events but it would be nice to see other solutions investigated before the rush to ruin the lives of the middle class.

Michael Whitley
43 Highland Ave
Ormond FL 32174