

From: Jim Ruddell [mailto:jamestruddell@gmail.com]
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To: EBSA, E-ORI - EBSA
Subject: RIN-1210-AB32

Mr. Perez

I applaud your efforts to clarify the duties of individuals who provide financial advice to non-institutional investors. For 30 years, I was not aware that my "financial advisor" has no fiduciary duty to me. As a minimum, you can help by requiring up front and clear disclosures of those who represent themselves as providing financial advice. Ideally the disclosure would be, "I do (or do not) have a duty to put your interests ahead of my own."

Thank you fighting the good fight!

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