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The DOL Rule:

- Adversely affects the ability of retirement investors to gain access to retirement products, services, and advice.
- Increased costs to investors to gain access to retirement advice.
- Creates overlapping regulations and increased litigation. Instead of ambulance chasing attorneys, you will now have Financial Advisor chasing attorneys
- Limits competition in the financial services industry by promoting consolidation.
- Favors passive investment strategies for all investors rather than allowing investors to make their own investment decisions or rely upon the professional judgment of experienced financial advisers.
- Can cause loss of professional advice on smaller size retirement accounts.
- Will result in other dislocations and/or disruptions within the retirement services industry that will adversely affect investors.

I would require all individuals offering ANY financial product including Fixed and Indexed Annuities, to be Series at least series 6, 63, and 65 licensed

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