

From: Kay Conheady [mailto:kconhead@aproposfp.com]
Sent: Monday, March 06, 2017 7:32 PM
To: EBSA.FiduciaryRuleExamination
Subject: Re: RIN 1210-AB79 DOL Conflict of Interest - Fiduciary Rule

To the Department Of Labor,

If ever there was a reasonable role for government to play, requiring those who advise people regarding their finances, and especially their investments to act as the client's fiduciary is definitely a perfect fit.

It is urgent, for the long term financial health of this country to get the DOL Fiduciary Rule in force and then defend it. It is in the best interests of both individuals and our country to stop the thievery that is taking place on a daily basis by those who offer self-interested investment advice to unknowing clients who believe the advisor is acting in their best interests when in fact there is no obligation for the adviser to do so and the adviser is not doing so.

I am opposed to a delay of the implementation of the fiduciary rule. I would note that my opposition is steadfast even though it is in my interests that the rule not go into effect. It is not in my interests because today I differentiate myself from commissioned product sales people at brokerages by promising fiduciary service. When the rule goes into effect I will no longer be able to claim a superior level of service. But I still want to see this rule go into place.

No more delays – it has already taken way too long, the studies have all been done, the need for the rule is solidly established.

Let's just do this already,

Kay Conheady, CFP®

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