As a recent federal retiree, I used a financial adviser to assist me in investing and allocating my Thrift Savings Plan account. I am very savvy and took some financial planning courses in the 1990s, so I was alert to possible conflicts-of-interest on the part of my advisers. Many of my colleagues and members of the general public are not so lucky.

When I heard of the fiduciary rule, I was pleased. The trend in the private sector has been to transfer the risk for retirement investment performance from the employer to the employee. Given the poor state of retirement financial readiness among working age people, the fiduciary rule seems to me the bare minimum that should be done to protect workers from unscrupulous advisers who are far more interested in their own benefit than the client's.

I urge the Department not to delay implementation of the fiduciary rule. Delaying or eliminating the rule would send the message to workers that they are at the mercy of Wall Street, and that neither the Labor Department nor their elected representative care a whit for their retirement security. Keep the fiduciary rule!