This is very important for people who have little financial acumen.

The Bill allows people like me to feel comfortable knowing I am receiving sound advice from a financial adviser rather than a salesman.

As a thrift savings plan participant, I am troubled that the people I seek advice from may have a financial incentive to advise me to roll my account into a fund they manage because that is how they would make money, even if it would result in lower returns for me, because there are no legal ramifications for such behavior.

For these reasons, Please do not delay the Fiduciary Rule