I am appalled by the callous disregard of the elderly, the infirm, those not used to reading financial waivers by various financial managers, to repeal of this provision for the necessity of protecting the buyer rather than the seller of financial advice. It is fine to say "buyer beware" for a household commodity. But the level of subterfuge with financial disclosure in the past has been such that people have been denied basic information about the risk of fraudulent or dishonest brokers. I deplore and object to the proposed elimination of the Fiduciary responsibility for all financial plans for Employees 401K plans, and other investments made on their behalf.