I am disturbed by any efforts to delay the implementation of the rule that would mandate that financial advisers have the best interests of their clients as their primary concern. How is it that we can accept that when one seeks advice about something as important as their finances, including their financial security in retirement, they cannot know or trust that the individual who they have hired for their expertise is putting them first? This is incredibly unethical.

Would we accept this behavior from firefighters, who may decide that they'd place their own interests over saving the lives of those homeowners? Can we accept that law enforcement officers would decide to interpret their job as an opportunity to make money for themselves rather than protect the public? Would soldiers be allowed to decide whether or not they fight for our country, or, on the contrary, spend their time...
in the theater of war, while their fellow soldiers fight, seeking profit for themselves instead?

Wall Street was responsible for the crash in 2008. Actually, the greed of Wall Street was what did the American and world economies in. Why should we allow innocent people be victimize by more greed?

In closing, impose the fiduciary rule NOW. Thank you.