General Comment

This rule needs to be delayed in order for the Advisors to be fully educated on what options are available to their clients. There is too much unknown at this time. To me it feels as though this rule is going to eliminate some of the options that a lot of the public needs. Options that will provide a lifetime income guarantee. I am not opposed to there being a rule that all Advisors must be Fiduciary Advisors, I already am a Fiduciary. If you read the details of this rule that is not in fact what it is doing. It is taking things away from the public and allowing the government to dictate what is right or not for your 401k's or other qualified accounts. More education needs to be made available in terminology that people can understand. 60 days is an absolute MINIMUM I think in order to try and accomplish this.