From: Earl Krause

Sent: Thursday, March 09, 2017 3:55 PM **To:** EBSA.FiduciaryRuleExamination

Subject: RIN 1210-AB79

Department of Labor,

Investment advisors advise, but should NEVER disregard the interests of the individual investor, AND should ALWAYS consult with them BEFORE making changes to their portfolio. PERIOD!

Lawyers need to be restricted from class action and targeted suits, to protect the legitimate advisor, AND their credentials MUST be respected and explained to all investors. Write that into the law.

The "Little Guy's and Gal's" (read 'Main Street') need protection from the unscrupulous investment managers, since they are least capable of understanding their forfeiture potential, especially with the complex instruments which exist in "investing".

The little guys and gals NEED this protection!

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