

From: Frederick Klein
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To: EBSA.FiduciaryRuleExamination
Subject: RIN 1210-AB79

Department of Labor,

Behavior such as described is obviously unethical. Investing is complicated. If it were not, vast numbers of people wouldn't routinely pay a lot for advice. Citing the free market, blaming victims for lack of understanding, thus doesn't hold water. As a result, this protection should not be delayed.

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