The Fiduciary Duty Rule is a misguided and unneeded attempt to insert more government into retirement planning, and the Department of Labor should really stop it. One cannot see any good intentions in this. Recent government intervention in home mortgages i.e, the no-income-verification programmes of Barney Frank/Fannie/Freddie, and Obamacare have had disastrous and negative outcomes which have adversely affected Americans. This set of rules will inhibit Americans from gaining access to retirement information and financial advice. These concerns include important issues such as whether the final rule discriminates against small businesses, limits the availability of investment education, substantially increases litigation risk to the detriment of savers and the retirement system, and gives insufficient time to implement the final rule. As a retirement saver, I hope the Department of Labor will dump the Fiduciary Rule.