It is very clear from reading the comments in response to this regulation that those in the agency do not want this rule and concerned investors do. Some of the "advisors" that are commenting clearly do not understand the concept of "best interest" or "fiduciary" advice. Many believe that they are supposed to be moving everyone to fee-based; they might even say in their comments that that is not what is best for the client, yet they believe that is what they have to do in response to this rule. For this reason alone, I believe that the rule should be delayed and efforts should be taken to educate financial professionals who clearly do not understand the basic concept that this rule is supporting.