As a CFP currently working in the field of providing financial advice, I welcome the DOL fiduciary rule and see no need for the delay in its implementation. I personally believe the rule does not go far enough. The BIC and PPA exemptions should not be allowed. Being on the inside of the industry I have seen how a small number of financial advisors have negatively impacted the reputation of the entire field. In order to the profession to not only survive but to thrive it needs to be cleaned up. The salesperson mentality that persists in the profession needs to be eradicated and the professional educator mentality needs to be encouraged. I often tell clients that I do not view myself as an advisor, but rather an educator. Someone who helps them understand the decisions they face and reach their own conclusions. Delaying and/or going back on the fiduciary rule will further erode the trust of clients and embolden the bad actors in the profession.