How can the Fiduciary rule dictate what is good and what is not good to do with my own money. How is this rule going to help anyone besides Wall street and big box financial planners since it makes us keep our money in the market knowing that eventually the market will fall.

This rule is not to help small businesses or stimulate growth...it helps bail out the deficit. I find it interesting how this rule is called in the best interest of the client when the client will then have to pay a larger fee which comes out of their investment when there are products on the market that provide the fee by the company which is a paid commissions out of their costs. I'm no mathematician but I can see that a one time flat fee paid by the company or even the clients is always better then once a year increasing fee that can always is paid out of the clients pocket? The only person benefiting from this scenario is the financial planner which will only sell products dictated by wall street as well. Maybe the name of the "RULE" needs to be changed...Good try with the bait and switch though.