The government needs to stay out of my retirement fund and choices. I am fully capable of handling my own affairs. There is already enough interference and rules from the IRS in my IRAs. Oh yes, make a deposit into your IRA before April 15 and get a tax deduction. NOT! Not if your employer has one set up for you too. So, no, there is no tax deduction for what I put into my personal Sep IRA. Don't need another bureaucratic agency putting their finger in the pot too! This is my money I have earned and invested. Get out of my pocketbook!

The Fiduciary Duty Rule is a misguided and unneeded attempt to insert more government into retirement planning, and the Department of Labor should delay and fix it.

While there may be some good intentions, this government intervention will have
negative outcomes which may adversely affect the ability of Americans to gain 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 delay and fix the Fiduciary Rule.