

From: Mary Topi
Sent: Wednesday, March 15, 2017 5:34 PM
To: EBSA.FiduciaryRuleExamination
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I am appalled that the president wants to remove the fiduciary requirement for financial advisors. My husband and I have a grown son with special needs. We worry about his care after we are gone. We went to a financial advisor that advertises putting together financial plans for parents of special needs children.

As a retired federal employee with 32 years' service, my husband has a TSP account. This account is managed for a tiny 0.029% per year. The financial advisor recommended that we close the TSP account and transfer ALL funds over to his firm to manage. The cost would be 3.5% per year. He laced his advice with recommendations that we should, "pray about it." Obviously this advice was not in our best interest.

There needs to a fiduciary rule to protect citizens from financial advisors making recommendations that line their own pockets at the expense of citizens who are trying to manage their retirement years, and in our case, provide for our son with special needs.

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