From: Diana Pragel  
Sent: Sunday, March 26, 2017 3:50 PM  
To: FiduciaryRuleExamination - EBSA  
Subject: RIN 1210-AB79  

Department of Labor,

I wish everyone was born with a strong detector.

Because most people are brought up to trust those who appear to be authorities, too many are *very* vulnerable to a sales pitch disguised as a advice from a kind friend. I can think of one case I know of personally where the hoped for jackpot ended up in the loss of 2/3 of the nest egg. (Yes, it is true that the gullible are often greedy and hope for a quick killing.) In that sense, unscrupulous advisers are the old dope peddler hanging around the back of the elementary school. It is not only the individual, but all of society that pays the price for poor judgement.

This is why I support the implementation of the Department of Labor’s conflict of interest rule and oppose any delay of the rule.

Delaying implementation of these new protections would allow financial advisers and their firms to continue to engage in harmful conflicts of interest that threaten the retirement security of their hardworking clients.

May the rule be implemented beginning on April 10th or earlier if possible.

Thank you.