Attached please find 119,094 individual public comments collected online by CREDO Action for submission to the comment period on the proposed fiduciary rule changes. Individual comments may differ throughout, although the majority read as follows:

"Do not delay or weaken the proposed 'fiduciary duty' rule that would prevent Wall
Street from scamming America's retirees out of billions each year. Industry has had ample time to prepare for this long-delayed rule. It will help retirees by eliminating bad products that cost them money, reorient the retirement industry to put investors first, and give investors recourse if brokers continue attempting to scam them. Any further delay and/or weakening of this rule is nothing more than a transparent gift to the financial services industry at the expense of everyday Americans."