

From: Melissa Boillot <melissaaudett@gmail.com>
Sent: Wednesday, July 05, 2017 2:01 PM
To: FiduciaryRuleExamination - EBSA
Subject: Public Comments on Fiduciary Rule

As a Human Resource Professional for over 500 employees, most without higher education, I felt I needed to contribute my comments on whether the new rules were necessary. I absolutely believe that these rules will help Americans that have little understanding of financial products and services. Financial savings programs are very confusing to most people I deal with and they find it difficult to research due to competing priorities with child rearing and caretaking for parents, etc. That being said, these very important decisions are put off or left to others that do not have their best interests in mind. When looking at facts and figures on how much money goes to fees, especially over time with compounding, it is sickening that an average American would pay that much for their financial guidance or money management. I believe that these rules should be put in place to ensure folks are saving for their futures and making the best decisions possible to maximize money available at retirement. This is imperative to ensure people can support themselves and not depend on the government for assistance in their later years.

Appreciate your time in reading my comments,
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