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General Comment

I think the DOL Fiduciary Rule should be fully implemented January 1, 2018. The Rule was already delayed 60 days from April 10, 2017 to June 9, 2017. Brokers, investment advisors, insurance agents, etc. have all had the same amount of time to implement policies at their firms to comply with the rule. Many firms were already geared up for the Rule to take effect on April 10th. The definition is in place for a fiduciary which puts the investor's interest first no matter who he/she is consulting for investment advice on his/her retirement needs.

The Impartial Conduct Standards is another plus for investors as sound advice given to an investor is placed ahead of products being recommend that are perhaps in a financial advisor's best interest. The rule balances the interest of investors in receiving broad based investment advice while protecting them from conflicts of interests.

The rule as it stands now is in the best interest of the consumer. The comments that many consumers would not have access to as many products and a population of people who are not major investors would not continue to be served does not have any logical or financial basis. Those comments cannot be validated by the groups claiming this. There are many investment advisors who do not have a minimum fee who serve a broad range of investors from small to large. These investment advisors are successful and seem to find investments in the best interest of the consumer. As continued special interest groups/industries continue to fight and delay the rule only makes me wonder who our government officials are working for.

Consumers are already confused and think their financial advisor is doing what is in their best interest. At least as fees are having to be disclosed the investor is becoming more wise about

their investments. Do we want investor's money working for them for their retirement or more for the interest of their advisor?

The rule should go into effect as is on January 1, 2018.