

**From:** [Dianne Sullivan](#)  
**To:** [FiduciaryRuleExamination - EBSA](#)  
**Subject:** RIN 1210-AB82 Protect retirees: Fully implement and enforce the fiduciary rule  
**Date:** Thursday, July 13, 2017 4:28:28 PM

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Employee Benefits Security Administration U.S. Department of Labor,

I'VE BEEN VERY INAPPROPRIATELY APPROACHED BY MY FORMER SCHOOL EMPLOYER ANNUITY PROGRAM TO BEGIN A NEW ANNUITY. I WAS AGE 70 AT THE TIME ! I NEVER COULD HAVE FINANCIALLY BENEFITED.

Americans are in the midst of a retirement security crisis—depending on every dollar they can save to afford a basic standard of living. Conflicted advice costs retirement savers \$17 billion each year. The current fiduciary rule is the right way to deal with this problem. Nothing about the fiduciary standard constrains financial advisers from providing broad-based investment advice to their clients—it would simply require them to do so with increased transparency and reduced conflicts of interest. I urge the Department of Labor to protect working people and retirees by fully implementing and enforcing the fiduciary rule.

Dianne Sullivan  
dsull98604@gmail.com  
2704 Majestic Oak Drive  
Modesto, California 95355