

**From:** [Dennis Zawol](#)  
**To:** [FiduciaryRuleExamination - EBSA](#)  
**Subject:** RIN 1210-AB82 Protect retirees: Fully implement and enforce the fiduciary rule  
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Employee Benefits Security Administration U.S. Department of Labor,

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.

When I first heard about this rule my reaction was finally something for the small investor. Why in the world would any investor not want this rule/law?

As a long time investor I have been the recipient of poor investment advice from those who were supposedly working in my best interest. They always made money, but I didn't. I could go on and on about this, but enough said.

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