

**From:** [Johnnie Aldrich](#)  
**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,

I am already retired and my savings are safe -- I think. I write on behalf of those who are most affected by the fiduciary rule which Pres. Trump and Wall Street "advisers" want to weaken. If I had received honest, professional advice before I retired, I might be better off now; working people deserve that kind of guidance and rarely receive it.

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.

Therefore, I urge the Department of Labor to protect working people and retirees by fully implementing and enforcing the fiduciary rule.

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