

**From:** [Alan Shindel](#)  
**To:** [FiduciaryRuleExamination - EBSA](#)  
**Subject:** RIN 1210-AB82 Protect retirees: Fully implement and enforce the fiduciary rule  
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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.

This is simple common sense. If one goes to an expert for help and advice common decency and professional ethics mandate that the expert provide honest advice that is not skewed to primarily benefit themselves. There is no defensible reason why any responsible financial adviser (or expert of any kind) would oppose this sort of common sense regulation.

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