From: Anthony Oliver-Smith

To: FiduciaryRuleExamination - EBSA

Subject: RIN 1210-AB82 Protect retirees: Fully implement and enforce the fiduciary rule

Date: Friday, July 21, 2017 11:44:29 AM

Department of Labor,

Financial advice is a service that people pay for. It should be advice that is in the best interest of the person who pays for it. The fiduciary rule enforces that principle. Weakening that rule simply creates a conflict of interest for the financial advisor, which without the rule will simply mean that the advisor will act in his or her own interest rather than that the client who is paying for the service. The fiduciary rule must not be weakened. It should be strengthened.

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