General Comment

All Investment and Fiduciary responsibilities, determinations, regulations and enforcement should be removed from the DOL, and assigned to the SEC.

The DOL Fiduciary Rules are overboard, when applied to individuals and investment advice given to individuals, within employer sponsored and individual plans. Eliminate all the regulations the DOL has promulgated and refer to SEC.

We currently suffering from the unintended consequences of ERISA, by the DOL's application above and beyond parties raiding company pension plans for personal gain. Let's get back to reality.

If individuals are smart enough to be employed, they are smart enough to determine what is in their best interest, without forcing everyone to document everything to death, so that some lawyer can pick apart the documentation and prosecute the innocent, well intended professionals and individuals.

It is difficult to be productive, and provide clients with the service they deserve, when the professionals spend all their time documenting every detail for regulators to read and nit pick.