

**From:** [David Brandt](#)  
**To:** [FiduciaryRuleExamination - EBSA](#)  
**Subject:** Enforce & Maintain the Fiduciary Rule (RIN 1210-AB82)  
**Date:** Tuesday, July 11, 2017 5:47:41 PM

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Employee Benefits Security Administration U.S. Department of Labor,

The “fiduciary rule” should be a fundamental part of this business relationship. If you pay a professional to provide you with professional services, his gain from the transaction is his fee and your gain is professional services which benefit YOU not him. That's what you're paying him to do. If you had the same professional skills as he does, you wouldn't pay him to do it. It's inherent in the hiring of the professional that you don't have the skills, therefore it is not reasonable to expect the layperson to know when the professional has rigged his services to harm rather than help the client. The professional must be held responsible for providing services intended to benefit the client first and foremost.

David Brandt  
david13cc@gmail.com  
225 Adams St.  
Brooklyn, New York 11201

