The fact that there are not current protections for individual investors already is shameful. Congress must wake up to the rip off that American consumers are getting by not requiring brokers to have a fiduciary responsibility. Why is there a system that rewards sales people with significant commissions without a requirement that the investments they are selling be financially responsible? Banks and insurance companies are spending millions of ill obtained profits on lobbying. A third grader could figure out why. Congress - stop the insanity of rogue financial sales with stronger protection for investors, consumers and businesses with a fiduciary requirement.