**From:** Scott Horvath [mailto:horvatsa@gmail.com]

Sent: Friday, May 22, 2015 3:35 PM

To: EBSA, E-ORI - EBSA Subject: RIN 1210 - AB32

I see no reason to fight the fiduciary standard other than profits for advisors and investment companies. I work with a financial advisor with high ethics who always provides advice in my family's best interest, not anyone else's.

Conflicts of interest and commissions compromise advice. My accounts are fee-based and I know I am receiving the best advice I can.

Please do not alter the fiduciary standard to standards that are less than are what in a client's best interest.