From: Greg Skarda [mailto:gskarda@gmail.com] Sent: Monday, September 14, 2015 12:44 AM

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

I completely support the proposed Labor Department proposal that all investment advisors who advise clients on retirement investments must have a fiduciary duty toward those clients. The arguments by the investment advising community of increased costs and less choice for investors are patently self-serving and clearly spurious. Please enact the proposed "fiduciary duty" requirements as soon as possible.