From: Thaddeus Pedzich [mailto:tpedzich@voyafa.com]

Sent: Friday, September 18, 2015 3:21 PM

To: EBSA, E-ORI - EBSA **Subject:** DOL Fiduciary Rule

I would like to make my voice heard regarding the proposed Fiduciary Rule. Under the proposal the relationship will significantly change between the "adviser" and client. The biggest change will affect individuals with small accounts who are least likely able to pay for the services of an adviser to act in a fiduciary capacity. This new rule, as currently constructed, will negatively impact millions of people who rely on the expertise of advisers to provide information and assist with complex financial matters. I urge the Department of Labor to not adopt the proposed rule in it's current format and to look for a better way to help clients to get the needed information to make well informed decisions about their personal finances.

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