From: Robert L Cooney [mailto:bcooney@cinci.rr.com] Sent: Friday, September 18, 2015 3:33 PM To: EBSA, E-ORI - EBSA Subject: DOL Fiduciary Rule

Regarding DOL Fiduciary Rule

To whom it may concern:

I feel the proposed rule would change the definition of fiduciary. This would be one more way that the government is adding something that is not needed. I believe producers already act in the best interests of their clients and the rule would prevent many middle-class Americans from receiving the retirement investment advice they need!

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