From: joelucarelli [mailto:joelucarelli@comcast.net] **Sent:** Saturday, September 19, 2015 12:02 PM

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

As an independent broker/advisor, at time of introduction, I tell each & every client that I have no obligation to any one company; but, instead, only to find the best product that best serves the client's needs.

I don't need a law to understand my responsibility to my clients.

Sent via the Samsung GALAXY S® 5, an AT&T 4G LTE smartphone