From: Mike Conery [mailto:mike.conery01@gmail.com]
Sent: Monday, September 14, 2015 10:02 PM
To: EBSA, E-ORI - EBSA; Nola Kulig; Tracy Conery
Subject: RIN 1210-AB32 - All Financial Advisors Providing Retirement Must Act as a Fiduciary

We are writing in strong support of the Dept of Labor's proposed rule that all financial advisors act as a Fiduciary when providing retirement advice, and feel that failure to enact this legislation would be a mis-carriage of the public trust considering all that is at stake.

As individuals in our mid -50's, we initially approached a local broker to discuss appropriate retirement strategies for our family, and were assigned a representative to meet with. We took the time to research our assigned reps credential's on-line, only to find that he had previously been a real estate agent who had several financial judgements / settlements against him for unpaid personal bills, and also found that he worked at Edible Arrangements just before taking this recent job as a financial advisor. This individual was a nice person, and we would be happy to let him borrow our car if he was in a "fix", but felt betrayed that this firm hoped that we wouldn't research this individual's qualifications and intended that we entrust our life savings to him. When we ultimately rec'd a product recommendation from a second individual at this firm, we conducted more research only to find it paid high commissions, penalties for early withdrawal, and very limited returns could be realized only if we retained the investment for many years.

Driven by such a terrible experiences with the above firm and two others before that, we searched out the Garrett Financial Network, and identified Kulig Financial Advisors in Longmeadow Massachusetts as a local fee only advisor in the hope of restoring the trust that had been destroyed in our past experiences. Nola Kulig has acted as our fee only advisor and is a consummate professional, from her free introductory session intended to determine whether we should work together, to her extensive research and excellent advice. We have complete trust that she always acts in our family's best interest, is highly knowledgeable and completely transparent in all her recommendations. This is an opportunity that every family deserves and must have, as they face the challenge of planning for retirement in a world without pensions and full of uncertainty... We hope you will support this legislation!

Thank you and Have a Great Day!

Michael and Tracy Conery
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