

From: ROSE, BLAKE
Sent: Tuesday, March 14, 2017 11:27 AM
To: EBSA.FiduciaryRuleExamination
Cc: King, Ron; KING, WESTLEY H.; DUHOVIC, JEROME
Subject: RIN 1210-AB79

I am vehemently opposed to the DOL Fiduciary Rule!

First of all, it is based on an insulting and false premise: That financial advisors are not only not helping people, but are hurting them by costing them way too much money and hurting their investment performance. I believe the reverse is actually true. In fact, Vanguard has a study out indicating advisors can add 3% to an investors annual returns.

That the former DOL and Thomas Perez and Barack Obama think a financial advisor should not be paid for their services is a sign of their left leaning, nearly communist tendencies. They are simply opposed to profits of any kind and have chosen at this time to focus their ire on the financial services industry. Saying an advisor has a conflict of interest by getting paid for their services is as ridiculous as saying a real estate agent, a car salesman, or a shoe salesman has a conflict of interest. Even Barack Obama and Thomas Perez have a conflict of interest. Are they really working in service of American citizens or are they just in it for the paycheck?

I have spent a lot of time and money to become a valuable asset to people trying to achieve their financial goals. For the government to come in and call me a thief and try prevent me from earning a living is disgusting. It not only hurts a hard-working, ethical American worker, but attempts to deprive the investing public of a valuable resource.

America is based on and has excelled with free market capitalism. No one should be telling me what or how I can charge for my services as a financial advisor but the investing public. If I don't provide a valuable service, I will be weeded out by free market competition. But if I do I should be rewarded, as any hard-working, honest American should be.

The DOL Fiduciary Rule should not only be delayed, but should be completely rescinded. It is completely unfair to financial advisors and the investing public and completely un-American!

Sincerely,

Blake Rose, CFP[®]

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