

From: gduell@gmail.com on behalf of Gary Duell <g@garyduell.com>
Sent: Saturday, July 01, 2017 11:51 AM
To: FiduciaryRuleExamination - EBSA
Subject: RE: RIN 1210-AB82

Dear Mr. Hauser,

I voluntarily submitted to a fiduciary standard 10 years ago, before it was either fashionable or required. My comment is simple: the most efficient and effective way to protect investors is to educate them. Layers and layers of disclosure requirements simply hassle honest advisers and fail to impede dishonest ones. But the Internet is a great equalizer for investors; they can compare fees, drill down into fund expenses and verify the licensing and enforcement history of their advisers.

I say scrap the whole DOL botched regulatory attempt and let the market decide who gives what kind of advice to whom & in what circumstances. Fiduciaries will win in the end, without enriching trial lawyers at the expense of their clients and the advisory community as well, which will be the primary result of the DOL rules.

Best Regards,
Gary Duell

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at <http://www.brightscope.com/financial-planning/advisor/54470/Gary-Ray-Duell/>

[My Mobile Business Card](#)

It is not enough to have "enough" retirement money. How will you keep from losing it? How do you know it's "enough"?

All courses are listed at the [Event Schedule](#) page of my website.

I will conduct the most important segment- *Social Security Optimization -*in a personal one-on-one webinar or meeting if you can't make the class.



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