From: greg Gailen

To: FiduciaryRuleExamination - EBSA

Subject: RIN 1210-AB82 Protect retirees: Fully implement and enforce the fiduciary rule

Date: Friday, July 14, 2017 7:23:53 PM

Employee Benefits Security Administration U.S. Department of Labor,

Being on the verge of my own retirement years I cannot afford to surrender any advantage that would adversely impact my own retirement funds and I know that here in my community there are many others just like me. Conflicted advice costs retirement savers \$17 billion each year. Our country needs the fiduciary rule. Nothing about the fiduciary standard unfairly impacts financial advisers. We need the increased transparency and reduced conflicts of interest features that can help us all to make wise investments. I urge the Department of Labor to protect working people and retirees by fully implementing and enforcing the fiduciary rule. It's a matter of decency, and fairness.

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