From: <u>Thomas Dukes</u>

To: FiduciaryRuleExamination - EBSA

Subject: Maintain a Strong Fiduciary Rule (RIN 1210–AB82)

Date: Wednesday, July 19, 2017 1:23:14 PM

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

The "fiduciary rule" is common-sense protection for current and future retirees. It helps prevent retirement savers from being unethically steered into inappropriate products that earn advisers commissions and fees, yet do not serve the best interests of the saver. I have personally lost money from this exact scenario. It is unethical and it is your job to keep it from happening. Conflicted advice costs retirement savers like me an estimated \$17 billion annually. The labor department must implement and enforce the fiduciary rule. I urge the Department of Labor not to water down the fiduciary rule's enforcement provisions and not to create massive loopholes in this common-sense protective rule.

Thomas Dukes tdukes@grandecom.net 512 Rittiman Road San Antonio, Texas 78209