

From: [JEFFREY DAVEY](#)
To: [FiduciaryRuleExamination - EBSA](#)
Subject: RIN 1210-AB82 Protect retirees: Fully implement and enforce the fiduciary rule
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Department of Labor,

When a public citizen seeks out a financial adviser they do it only to advance their own financial interest. It is understood that they are not seeking out a financial adviser to do what is best for the adviser himself.

There is not an adviser anywhere who would sit before a client and tell them when you entrust your money with me my intent is to do what is best for ME not YOU.

Regardless, a minority of advisers will, in fact, work in the best interests of themselves and not their client.

Having the Fiduciary rule in place only supports what the industry uses as their model framework but reinforces the understanding that every adviser states is their intention with their clients.

Keeping the Fiduciary rule should be embraced, supported. It is, after all, a no brainer.

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