From: Kathryn M Tominey

Sent: Monday, March 13, 2017 7:26 PM **To:** EBSA.FiduciaryRuleExamination

Subject: RIN 1210-AB79

Department of Labor,

There is no excuse, none, for allowing a "financial advisor" to give advice based on the advisor's annual bonus or their bosses annual bonus.

Especially aggregious is the idea that requiring advisors in new underserved markets dealing with the least experienced new investors should NOT be held to fiduciary standards.

Do you really want a repeat of the subprime ninja loan debacle of Bush43/Cheney? Grow up. Tell Bannon to take a hike.

Kathryn M Tominey

Benton City, Washington