

March 16, 2017

Office of Regulations and Interpretations  
Employee Benefits Security Administration  
Room N-5655  
US Department of Labor  
200 Constitution Avenue NW  
Washington, D.C. 20210  
Attn: Fiduciary Rule Examination

RE: RIN 1210-AB79

To Whom It May Concern:

I am a financial advisor and have been since 1999. In that capacity I have built a business serving the needs of hundreds of clients, some with millions of dollars in assets and others who are just getting started. I give each client my very best efforts.

My business has always been commission based. My clients come first, not because the government told me to put my clients first but because that's simply how I run my business. I have extremely high client retention as a result.

All of my clients have had the opportunity, since 1999, to move their business to a fee based advisor. None have.

It is odd that the bureaucracy thinks it knows better than my clients.

I think the DOL "Fiduciary Rule" is unnecessary, impractical, wrong-headed and socialist. I hope you will discard the rule in its entirety, and I thank you for the opportunity to comment.

Sincerely yours,



James Rockwell