

**From:** Diane Woodward  
**Sent:** Sunday, April 16, 2017 2:08 PM  
**To:** FiduciaryRuleExamination - EBSA  
**Subject:** There is a simpler way: RIN 1210-AB79

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

While the idea behind the DOL fiduciary standard is very good, the devil is in the details. As a seasoned CERTIFIED FINANCIAL PLANNER, I have seen the ridiculous amount of paperwork the new law would cause. Instead, the new head of the Securities and Exchange Commission should do what Congress wrote into law after the 2008-09 financial crisis in Dodd- Frank: Implement a common fiduciary standard for delivering financial advice to individual investors. And that common standard should be the Act of 1940. Simple, right? Well yes it is.

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