

From: [Joel Greer](#)
To: [FiduciaryRuleExamination - EBSA](#)
Subject: RIN 1210-AB82 Protect retirees: Fully implement and enforce the fiduciary rule
Date: Thursday, July 13, 2017 4:45:31 PM

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

As a retiree, I rely on my investment income for a significant amount of my living expenses. Investment advice I can trust to be in my interest is important. Do not change current regulations that help insure my savings benefit me, not mainly my stock broker and Merrill Lynch.

Americans are in the midst of a retirement security crisis—depending on every dollar they can save to afford a basic standard of living. Conflicted advice costs retirement savers \$17 billion each year. The current fiduciary rule is the right way to deal with this problem. Nothing about the fiduciary standard constrains financial advisers from providing broad-based investment advice to their clients—it would simply require them to do so with increased transparency and reduced conflicts of interest. I urge the Department of Labor to protect working people and retirees by fully implementing and enforcing the fiduciary rule.

Joel Greer
joelwgreer@aol.com
6111 Montrose Rd #803
Rockville , Maryland 20852