From: <u>Tamberlaine Harris</u>

To: FiduciaryRuleExamination - EBSA

Subject: Preserve and Enforce the Fiduciary Rule (RIN 1210–AB82)

Date: Friday, July 14, 2017 7:47:55 AM

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

The "fiduciary rule" aims to stop the losses savers incur when steered into products that earn advisers commissions and fees. Conflicted advice costs retirement savers \$17 billion each year. It's vital that the labor department implement and enforce the rule in its current form. I urge the Department of Labor not to water down the fiduciary rule's enforcement provisions and not to create massive loopholes in this common-sense protection for current and future retirees.

I personally have been misguided by financial advisors into "deals" that have cost me nearly \$100K while generating nearly \$50K in commissions for the advisors. We need recourse from these kinds of "advisors".

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