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

Dear Sirs,

I hope to retire in 10 years. And I want to live in a house, not in a car or under a bridge. If financial advisors are only working for themselves, with no consequences - I might as well start scouting out bridges and homeless shelters.

I have worked hard all my life and been proactive in saving and investing to have a future that allows me to give back to, and be an asset to society - not a burden.

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.

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