

**From:** [Susan Horne](#)  
**To:** [FiduciaryRuleExamination - EBSA](#)  
**Subject:** Preserve and Enforce the Fiduciary Rule (RIN 1210-AB82)  
**Date:** Monday, July 17, 2017 10:59:55 AM

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

As a recently retired woman who has worked hard to raise a multiply handicapped son, I must watch carefully over my money. I am careful but not skilled in understanding financial issues. It is crucial that I work with skilled financial experts who are completely on my side. I have no trust whatsoever this new attempt to alter retirement advice. 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.

Susan Horne  
Susan@Horne.net  
280 Moonshadow Lane  
Burnsville, North Carolina 28714