

From: [Nancy Pratt](#)
To: [FiduciaryRuleExamination - EBSA](#)
Subject: RIN 1210-AB82 Protect retirees: Fully implement and enforce the fiduciary rule
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Department of Labor,

Mainstream economists are discussing traditional American economic theory and policies since the 2008 crash. The economic models are not reflecting reality.

Given the uncertainty of the economy- political situations here and globally, jobs, economic growth, wages across the board, COLA, impact of climate change, etc., it is most important that financial advisors represent their clients in giving advice. Markets are breaking new highs- when is the correction is coming?

Seniors especially should be protected from sales people making investment recommendation to enhance their income over their clients.

Many seniors had prepared adequately and prudently for retirement. Crushed by the 2008 housing crisis, stock market crash, lack of safe/secure places to put their money (interest rates below inflation) they are facing a difficult time. Seeking reliable financial advice is most important to people who have no time to make us financial loses.

Maintain the protections put in place to protect retirees, FULLY IMPLEMENT and ENFORCE the Fiduciary Rule.

Nancy Pratt
nancycoast@earthlink.net
1159 Southridge Ct.
Concord, California 94518