

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

The financial services industry spends millions on advertising that misrepresents financial advisors as fiduciaries. They then disclaim any fiduciary duties in customer disputes -- this happens all the time in FINRA arbitration. The current DOL fiduciary rule is the right way to deal with this problem. I urge the Department of Labor to protect working people and retirees by fully implementing and enforcing the fiduciary rule.

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