

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

As an American closely approaching retirement, I am very concerned that financial advisors should be what they purport to be and that is fiduciaries who have your interests rather than theirs at heart. That is why you go to them. Financial sector profits should not be based on sharp practices and taking advantage of ordinary peoples' expectations and lack of sophistication. Such behavior harmed all Americans when they caused the financial crisis and they will do so again if there are not rules enforced against such behavior. Self seeking advice costs retirement savers \$17 billion each year. The current fiduciary rule is the right way to deal with this problem. Nothing about the fiduciary standard constrains financial advisers from providing broad-based investment advice to their clients—it would simply require them to do so with increased transparency and reduced conflicts of interest. I urge the Department of Labor to protect working people and retirees by fully implementing and enforcing the fiduciary rule.

S. Hirtle