

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

After the Great Recession, few Americans have any faith in Wall Street. After Wells Fargo was found to have fraudulently created accounts in the name of their customers, we even have little faith in banks that want to sell us investments. Without requirements for these institutions to serve their customer's interest before their own, Americans cannot help but wonder if they are being taken to the cleaners. They will not risk their savings, they will not build a financial foundation that can carry them through retirement.

If the federal government wants people to be self-sufficient, citizens need a fiduciary infrastructure to enable that. Keep the fiduciary rule in place.

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