

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

The ways of finance and investing are about as clear as quantum physics to most working people. This makes us VERY vulnerable to fraud, abuse and even plain old poor advice. We NEED protection! Dont throw us to the wolves.

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