

**From:** [Rhonda Heather](#)  
**To:** [FiduciaryRuleExamination - EBSA](#)  
**Subject:** RIN 1210-AB82 Protect retirees: Fully implement and enforce the fiduciary rule  
**Date:** Thursday, July 20, 2017 5:45:41 PM

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Department of Labor,

Americans are in the midst of a retirement security crisis—depending on every dollar they can save to afford a basic standard of living. Conflicted 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. My 5 decades of work with diligent review of my retirement funding was from the sweat off my brow. As a single mother of 2, putting both children through college alone, I've earned a retirement for which I have contributed to for decades. Having my finances mis-managed is not in the picture. This administration works for the people, the the money mongers of days if old. Start behaving like you are for the betterment of the people and not your own self interests. Rhonda Heather.

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