

**From:** [Robert Rushford](#)  
**To:** [FiduciaryRuleExamination - EBSA](#)  
**Subject:** RIN 1210-AB82 Protect retirees: Fully implement and enforce the fiduciary rule  
**Date:** Thursday, July 20, 2017 6:59:37 PM

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Department of Labor,

Salaries are a problem, but someone depending on Social Security or fixed income and a small pension are fully dependent on Social Security. If there is not a raise in the Social Security monthly, I may be forced to join the other homeless people, or lastly, or sell my condominium and move to a different state and rent some place until I have no money left. I am 82 yrs. old.

Robert Rushford

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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.

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