

**From:** [Dave Lo](#)  
**To:** [FiduciaryRuleExamination - EBSA](#)  
**Subject:** Re: DOL Ruling  
**Date:** Monday, August 07, 2017 6:25:29 PM

---

Dear Secretary Acosta:

I wanted to chime in and urge you to consider the DOL ruling and its intention for implementing the Private Rights of Action come Jan. 1, 2018. As head of DOL, you know that there are many laws designed to protect the consumers. However, did DOL consider that rules and regulations are plenty already? DOL just need to implement enforcements.

Better training of current officers and audit teams. The damages caused by Bernie M. and Alan S should of never happened if regulators just picked up the phone and checked the facts. More investigation and follow up on whistle-blower and complaints is paramount to good effective governance.

I've heard of agency that don't even have licensed individuals giving quotes and advising clients. It's not us small time advisers who go to CE and workshops year after year. Enough said. Hope you agree with us who are voicing our opinions. Thank you for listening.

Best regards,

**Dave Lo**

Financial Adviser

Turtle Creek Financial Group, LLC  
3131 Turtle Creek Blvd. Suite 600  
Dallas, TX 75219  
214-770-4350 (mobile)  
214-219-6669 (office)  
214-219-0584 (fax)  
lo@turtlecreekfinancial.com  
davelo2222@gmail.com  
[www.turtlecreekfinancial.com](http://www.turtlecreekfinancial.com)

*"Protect Assets, Grow Wealth, Live Well"*

Turtle Creek Financial Group and Dave Lowe Financial Services are separate and unrelated companies