

Sent: Monday, September 14, 2015 10:06 AM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

I am writing to urge Mr. Perez to do all in his power to compel all "financial advisers", of any type, to immediately make decisions which are fiduciary responsible for their clients.

Anything short of the fiduciary responsibility should be prohibited and punishable by the most stringent penalties and fines.

I am recently retired and learned the hard way how predatory some of these "advisers" were that did not have my fiduciary interests in their recommendations.