

From: Dustin Stanley [mailto:Dustin@askmattdicken.com]
Sent: Monday, September 21, 2015 3:32 PM
To: EBSA, E-ORI - EBSA
Subject: Fiduciary rule

I am already a Fiduciary and act in the best interest of my clients, however from everything that I have read about this rule it feels like this is going to make a mess of our industry. I work with mostly middle America that doesn't have a million dollars to invest and they are the ones that NEED the advice of someone that knows how to make their money last. If all products paid the same amount in fees then that is like comparing Apple's to Oranges. You can't charge and make the same amount off of something that doesn't carry a fee on it each year the same as you would a mutual fund or something that has reoccurring fees. This rule is absolutely absurd and HAS to be changed. I can't believe that you are trying to alienate the middle class from being able to afford sound advice.

Sincerely worried,

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