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From: Taylor Northrop [mailto:tnorthrop@gwnsecurities.com]

Sent: Wednesday, September 23, 2015 11:08 PM

To: EBSA, E-ORI - EBSA

Subject: DOL Fiduciary Rule thoughts from advisor

Hello,

I am writing regarding the proposed DOL Fiduciary Rule.

As is currently drafted, I would not be able to continue to serve 90% of my clients under the proposed DOL Fiduciary Rule.

I am an Investment Advisor Representative. My Mom is a retired teacher and through her I discovered that teachers need help with their 403b and IRA accounts. They typically retire with less than \$250,000 in retirement accounts and are already under-represented due to the small size of their investments.

I have loved helping teachers save for retirement and navigate the transition from working to retirement. As proposed, teachers nationwide will be left without advice from advisors like me who are independent and utilize a blend of mutual funds, annuities and managed accounts.

Teachers who want advice need help. I would love to continue to focus on helping teachers like my Mom.

Teachers will need more help in the future with saving for retirement as salaries and pensions are not growing as they have for previous generations. I would be happy to share my story. Please call anytime.

Sincerely,

Taylor Northrop

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