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**To:** [rule-comments@sec.gov](mailto:rule-comments@sec.gov)  
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**Subject:** Fiduciary Standard  
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I am a registered representative with PFS Investments and an Investment Advisor Rep (IAR) with Primerica Advisors.

I hold the following security licenses 6, 63, 26 and 65 plus I hold the CFP® certificate since 1996. I began working in the financial services industry in 1983 on a part-time basis.

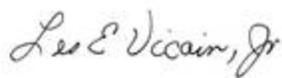
I lend my full support for the same Fiduciary Standard for all practitioners in the financial services endeavors.

I believe that the suitability standard along with the large financial services companies, i.e., brokerage firms and banks, are one of the reasons why so many of our citizens are living paycheck to paycheck. Selling products versus educating and assisting families in the development of their personal financial plans and/or long term strategies should be addressed. I find that most Americans are ignorant when it comes to financial issues.

There are exceptions. For example, in the city of Galveston, Texas, the employees opted out of social security and chose a preferred retirement plan. The results speak volumes. Most retirees are actively receiving much larger monthly retirement income versus social security.

**Again, I encourage you at the SEC to demonstrate some real backbone and thus lead on this matter to adopt a COMMON FIDUCIARY STANDARD FOR THE FINANCIAL SERVICES INDUSTRY.**

Regards,



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