To whom it may concern:

Department of Labor and Regulation Identifier Number: RIN 1210-AB32

Please take into consideration that the Fiduciary rule under consideration has the potential to greatly reduce the availability of financial advice to persons of moderate means. I believe the regulators involved, while well intentioned, have not understood the eventual result of passing such as rule. The rule is complex and I need more time to analyze it.

I need sufficient time to analyze how the rule will impact my clients, advisors, and my business practices, especially within the IRA sphere;

I want to ensure that I can provide DOL with thoughtful, constructive commentary that will be helpful in their review of the proposal.
Because of the length and complexity of the proposal, neither of the above objectives can be adequately accomplished within the 90-day comment period that is currently attached to the proposal.

Thank you.