From: Beth Perez [mailto:bperez@kantorlaw.net]
Sent: Wednesday, October 25, 2017 1:49 PM

To: EBSA, E-ORI - EBSA Subject: RIN 1210-AB39

I write to oppose the 90 day delay of the effective date of the Disability Regulations.

I am an attorney who represents claimants.

For claimants, the regulations are a step forward toward a more level playing field. As we know, fairness is paramount in this process. These Regulations provide more fairness as well as but also more transparency into the decision making process so that participants may know what evidence they have to address and have a full and fair opportunity to address all of it.

The new Regulations are a solid step forward in due process in the benefits administrative process at a small, if any, cost to the plan.

Thank you,

Beth Davis Perez, Esq. **KANTOR & KANTOR, LLP**19839 Nordhoff Street
Northridge, CA 91324