

**Sent:** Wednesday, March 01, 2017 3:51 PM  
**To:** EBSA.FiduciaryRuleExamination  
**Subject:** DOL Delay

The regulations, like most are designed to hurt the very ones you think are being helped. Advisors are insightful to their client more so than any proposed regulation. Unfortunately, the regulation assumes all investors are the same and have the same needs. This is simply not true. The more choices clients have the more opportunities there are to be introduced to products and services that are best suited for that particular investor. But once the regulation is in effect, it limits the choice of investment opportunities and therefore missed opportunities. I'm in favor of the delay and actually would like to have the ruling eventually reversed.

Thank you,  
A trusted advisor since 1983

Sent from my Verizon 4G LTE Smartphone

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