

From: Michael Roby [mailto:mike@michaelroby.com]
Sent: Wednesday, March 01, 2017 6:43 PM
To: EBSA.FiduciaryRuleExamination
Subject: RIN 1210-AB79

It is my sincere hope that the DOL Fiduciary Rule be delayed for further study and consideration. The rules as that had been stated would totally disconnect investors from the services of a trained professional financial advisor. Costs will increase substantially for investors as well. A further consolidation of the industry would exacerbate the limiting of services. Professional advisors add 100 - 300 bp of performance for the average investor, according to a study done by Vanguard, authored by Francis M. Kinniry Jr., CFA, Colleen M. Jaconetti, CPA, CFP[®], Michael A. DiJoseph, CFA, and Yan Zilbering. And this regulation would adversely affect the ability of Americans to gain access to retirement products, services, and advice.

Please delay and reconsider these regulations, which do nothing to benefit American families and businesses.

Sincerely,

Michael Roby

Big Vision - Big Ideas - Big Results™

Business Coach & Consultant - Speaker - Kolbe Certified Consultant®

p: 888 | 445-6423

office: 2550 Meridian Drive | Suite 200 | Franklin, TN 37067

mail & shipping: 2000 Mallory Lane | Suite 130-104 | Franklin, TN 37067

Connect With Me On [LinkedIn](#)

Follow Me On Twitter: [@MichaelRoby](#)

National Speakers Association-Minnesota "Member of the Year" 2005 & 2009

CONFIDENTIALITY NOTICE: The information in this message, and any files transmitted with it are confidential, and protected under the Electronic Communications Privacy Act of 1986 (ECPA), 18 U.S.C. § 2510-22. As a result, this message is legally privileged, and intended only for the use of the individual(s) named above. Be aware that the use of any confidential or personal information may be restricted by state and federal privacy laws. Duplication of copyrighted materials of Michael Roby, CxC Matrix Marketing, or associated companies is prohibited. If you are not the intended recipient, do not further disseminate this message. If this message was received in error, please notify Info@MichaelRoby.com and delete the message.