

**From:** RUSTI KEELEY  
**Sent:** Friday, March 03, 2017 4:44 PM  
**To:** EBSA.FiduciaryRuleExamination  
**Subject:** RIN 1210-AB79

To Whom it may concern – I wanted to voice my strong concern for AB79. I have been in the business of financial planning services and products for nearly 30 years now. I have never seen something that would disrupt my clients, my practice and this industry so much with so much adverse effect. This bill would truly put a higher cost to my clients not lessen it. It would also create huge unnecessary costs to my practice and the broker dealers in the industry. This is a completely unreasonable expectation, as written, for the industry to try to comply with and still provide any competent planning advice and services to the American People. The passing of AB79 would strictly limit all Americans access to retirement planning, services and advice, the exact opposite that it claims to protect. The people that are behind this, clearly have NO experience in the field of financial planning. Our clients highly value the access and knowledge that most of us in this field have and this would strictly limit that access. I feel that there will always be a few bad apples in any industry and this extreme Government Control on the entire industry will not keep the bad apples out, but worse yet will extremely hinder the way in which the majority of us that are upstanding competent practitioners from doing a great job for our clients.

PLEASE STRONGLY CONSIDER A MUCH NEEDED DELAY AND OR A TABLING OF THIS BILL.

Respectfully,

*Rusti L Keeley*

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