

From: Patrick Hansen [mailto:patrick.hansen@gmail.com]
Sent: Monday, March 06, 2017 10:10 AM
To: EBSA.FiduciaryRuleExamination
Subject: RIN 1210-AB79

Dear Sir or Madam,

Please do not delay the applicability date of the Fiduciary rule. The original rule will benefit the American public, and every day it is not in place will cause significant harm to investors and retirement accounts. There are investment firms out there whose sole reason for existence is to steal money and impoverish the elderly. The Fiduciary Rule would be a major step towards bringing these plans out into the light and end the kick-backs that cause advisers to push these plans.

Any litigation created under this rule will target those firms that deserve to be prosecuted as their actions harm the investor. Any plans that cease to exist are plans whose very existence is detrimental to society. There will always be millions of investors, so legitimate companies will be able to offer new plans to replace any bad plans, resulting in no reduction in choice.

Do not delay the rule. Do not repeal the rule.

Thank you,
Patrick