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Sent: Monday, March 06, 2017 12:26 PM
To: EBSA.FiduciaryRuleExamination
Subject: RIN 1210-AB79 Draft letter

Attention Department of Labor,

With upcoming rule changes we believe there are several implications. Key issues we see in RIN 1210-AB79 include:

- Increase the cost to investors to gain access to retirement advice,
- Cause an increase in litigation,
- Limit competition in the financial services industry by promoting consolidation,
- Favor passive investment strategies for all investors rather than allowing investors to make their own investment decisions or rely upon the professional judgment of experienced financial advisors,
- Result in other dislocations and disruptions within the retirement services industry that will adversely affect investors, and
- Adversely affect the ability of Americans to gain access to retirement products, services, and advice.



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