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**Subject:** RIN 1210-AB79

This rule sounds good to act as a fiduciary and to act in your clients best interest.

We are all for this, but this rule is too cumbersome and restrictive. As an SEC RIA we are already held out to a fiduciary standard. The DOL Rule is designed for attorneys to win.

Markets should decide how clients receive investment advice. There is abuse in every industry and we should work to stop it, but we shouldn't penalize the entire industry for some bad players.

Many clients will pay more for fee advice long term than by choosing commission products.

Please abandon this rule and let the clients decide how they want to pay. Or have SEC expand upon own fiduciary standard.

Thanks  
John

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