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Subject: DOL

While I agree with the spirit of this rule and feel it is unfortunate that some advisors don't work for their clients, they are not indicative of the many. Further this rule does the most harm to the middle class who will receive little to no assistance to advisors because they don't have the resources to pay for fee based advice. Please reconsider how to implement this spirit so that it accomplishes its goal while still maintaining benefits for clients and advisors.

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