

**From:** Joseph Zoccali [mailto:josephz@mutualtrustco.com]  
**Sent:** Tuesday, March 07, 2017 4:53 PM  
**To:** EBSA.FiduciaryRuleExamination  
**Subject:** RIN 1210-AB79

Gents:

We have seen the consolidation of big banks leading to the “too big to fail” monopoly. The DOL will further damage small brokerage houses and thousands of Financial Advisors whom making a living serving the community. Forcing us out of business just pushes our clients to the same “too big to fail” banks making the situation even worse.

Please repeal for all of your sakes!

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