

**From:** Colt Ryan [mailto:colt@giestingfinancial.com]  
**Sent:** Friday, March 10, 2017 8:14 AM  
**To:** EBSA.FiduciaryRuleExamination  
**Subject:** RIN 1210-AB79

Dear Department of Labor Staff Member,

Giesting Financial respectfully supports the proposed 60 day delay in the implementation of Department of Labor Fiduciary Rule. Our primary concerns are that implementation of the Rule may increase the cost to investors to gain access to retirement advice, and limit competition in the financial services industry, especially to small, community-based firms like Giesting Financial, by promoting consolidation.

In addition, the Rule, as we understand it, appears to 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. Finally, and most importantly, we are very concerned that the rule as it now stands will adversely affect the ability of Americans to gain access to the retirement products, services, and advice which are critical to our aging population and the U.S. economy as a whole.

Best Regards,

Colt Ryan



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