

**From:** Ann Baddour  
**Sent:** Friday, March 10, 2017 8:13 AM  
**To:** EBSA.FiduciaryRuleExamination  
**Subject:** RIN 1210-AB79

Department of Labor,

I was appalled to know that the Department of Labor fiduciary rule for 401ks and IRAs was postponed. How could the president do that to the American people, and particularly to my generation (those in their 40's), as we don't have defined benefit plans or other predictable retirement plans?

I have worked hard my whole career and when I can, have actively saved for retirement, yet, though the stock market soars, I see little increase in my 401k. I rely on the program advisors to manage my investments, and I have deep concerns that they are not investing in my best interest. Yet, I cannot fire them, as my employer chose them. I am at their mercy.

Stand up for hard working Americans and put this rule into place. Holding this rule back amounts to punishing me for trying to do the right thing and take personal responsibility for my future. Holding this rule back is a gift to Wall Street at the expense of working Americans.

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