

**From:** Kevin Richards  
**Sent:** Friday, March 10, 2017 6:14 PM  
**To:** EBSA.FiduciaryRuleExamination  
**Subject:** RIN 1210-AB79

To Whom it May Concern:

The DOL Fiduciary Rule, as currently written, will detrimentally impact my clients and my ability to serve them. I feel that a 60-day delay is appropriate to allow for a full evaluation of the Rule itself. This will help both the general public (our clients) and the advisors who serve them.

Additionally, The Rule is too onerous and is unworkable as currently written and is detrimental to clients. Increased compliance and potential litigation costs will result in advisors moving away from helping lower- to middle- income families. This could lead to more robo-advising from larger firms, which deprives these families of personalized retirement advice.

Thank you for your attention to this matter.

*Best,  
Kevin Richards, RFC  
Financial Advisor*



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