General Comment

Americans already have the ability to get investment advice that is subject to a fiduciary standard of care. Delaying the rule would not stop people from having access to fiduciaries. The lead time before the applicability date of the so-called Fiduciary Rule has been almost a year from when the rule was set up in the first half of 2016. I support delaying the applicability date by 60 days (less than 20% of the total time leading up to the applicability date) so that full consideration can be given to anything that has been learned during 2016 and in the first quarter of 2017 in case there needs to be any modification to the rule in light of what may have been learned.