

From: Patrick Couture [mailto:pat@keystonecv.com]
Sent: Saturday, March 11, 2017 8:18 PM
To: EBSA.FiduciaryRuleExamination
Subject: RIN 1210-AB79

To Whom it may concern,
I would like to offer my thoughts on the proposed "Fiduciary Rule". Hopefully it is obvious to any reasonable person that the stated intent of the Rule, to always put the best interest of our clients at the heart of every interaction we have. I have and always will put my clients best interests as the driving force of my business. I do however believe that the very people that the Rule seeks to benefit, will actually be harmed because of the burden of new regulations created by the Rule. Because of the almost certain increase in compliance and threat of potential legal expenses, this Rule will cause firms to be much more selective of who we work with great preference to the upper class. I also want to be on the record that I believe that there is already plenty of regulation imposed by the SEC, FINRA and Insurance regulators. We spend quite a bit of time making sure that what we do on a day to day basis is in compliance. It is my opinion that this Rule will create less advisory service options for those who don't have substantial assets/net worth. Thank you in advance for considering my comments.
Sincerely,



E pat@keystonecv.com **W** keystonecv.com

P 715-835-6022

HOME OFFICE

4252 Southtowne Dr.
Suite D
Eau Claire, WI 54701

RICE LAKE OFFICE

12 Marshall Street
Rice Lake, WI 54868

LAKE ELMO OFFICE

8530 Eagle Point Blvd.
Suite 100
Lake Elmo, MN 55042

"The Purpose Driven Retirement
Radio Show"
with Pat Couture



Investment Advisory Services offered through Brookstone Capital Management LCC An SEC Registered Investment Advisor.
KEYSTONE FINANCIAL is a separate entity from
Brookstone Capital Management LLC.