

**From:** Fred Schwartz  
**Sent:** Monday, March 13, 2017 1:39 PM  
**To:** EBSA.FiduciaryRuleExamination  
**Subject:** RIN 1210-AB79 Comment

Dept. of Labor, Office of Regulations and Interpretations  
Attn: Proposed Definition of Fiduciary Regulation, Room N-5655  
U.S. Department of Labor  
200 Constitution Avenue, N.W.  
Washington DC 20210

Dear Dept. of Labor Office of Regulations and Interpretations:

Ladies and Gentlemen:

I write to encourage the Department of Labor to implement the regulation which redefines the term "fiduciary" under section 3(21) of ERISA and section 4975(e) of the Internal Revenue Code of 1986. I would like to point out that a delay is in the interest of brokers and not the public. Further government review is not needed. Everyone knows exactly what it is.

I strongly support immediate implementation. No retirement investor's interest will be served if the Fiduciary Rule is delayed.

Please implement as soon as possible.

Sincerely,

Mr. Fred Schwartz  
905 Broadmoor Terrace  
Davis CA 95616  
Email Address: [123travel@yahoo.com](mailto:123travel@yahoo.com)