

-----Original Message-----

From: John Sebastian

Sent: Monday, March 13, 2017 6:15 PM

To: EBSA.FiduciaryRuleExamination

Subject: Delay of Rules

Please rethink these rules. If enacted, these rules will limit competition and investment choices. Most, especially the lower income participants will not have access to financial professionals and most will have only passive investment choices.

Thank you.

John Sebastian

John Sebastian