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From: Brian Hayes

Sent: Tuesday, March 14, 2017 3:57 PM

To: EBSA.FiduciaryRuleExamination

Subject: RIN 1210-AB79

Having been in the financial services industry in some capacity for over 30 years, I must admit there are a lot of changes that have transpired over that time. With the upcoming DOL changes on the horizon, I would like to state that while the intentions are noble, in some instances the changes may do more harm than good. For example:

Clients may face a higher cost to access retirement advice and that can be daunting to those who are unsure of where to go and how to go about getting the info they need.

There could be adverse effects for clients and advisors as a result of the disruption this will cause in the industry - some advisors may lose clients or business as a result thereby causing harm to their own livelihood.

The access to retirement plans, products, service and advice that we enjoy now could become limited, thereby impacting both the industry and those whom the industry serves.

I am sure that great care is being taken to assure a mutually beneficial outcome for all involved.

Thank you.

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